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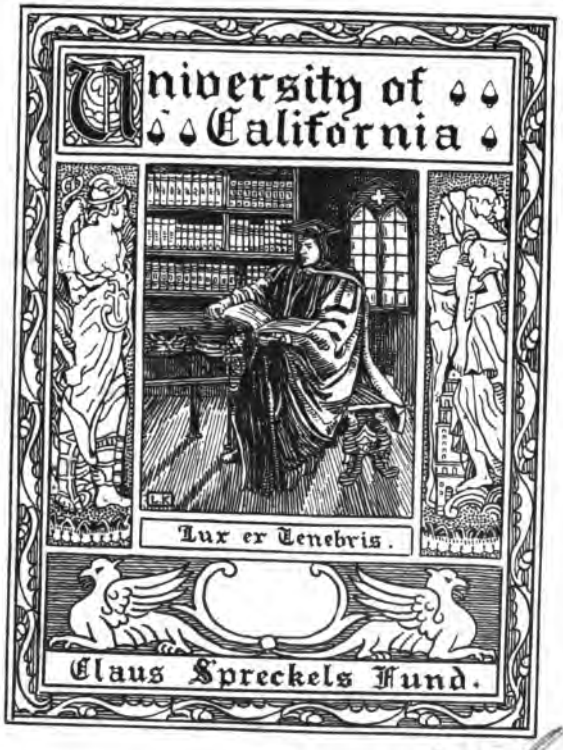

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THE MONEY GOD

CHAPTERS OF HERESY AND DISSENT CONCERNING BUSINESS METHODS AND MERCENARY IDEALS IN AMERICAN LIFE

BY

JOHN C. VAN DYKE

AUTHOR OF "THE DESERT," "THE OPAL SEA," "ART FOR ART'S SAKE," "THE MEANING OF PICTURES," ETC.

NEW YORK
CHARLES SCRIBNER'S SONS
1908

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PREFACE

I HAVE waited twenty years for some professor of economics or properly equipped student of sociology to write this book. Unhappily for my hope the economist seems always engaged in figuring out how mankind can get more money for less labor, and the sociologist is absorbed in demonstrating that everybody ought to be helped in some manner, by somebody, to something. So at last, weary of hearing the spade called a shovel, weary of being told to look There when the trouble is Here, I have made a dash at the subject myself, with the thought that perhaps others may be led thereby to consider it more fully and more scientifically.

This is not the kind of book that one writes for pleasure. To talk of our national successes is more agreeable than pointing out our national shortcomings. Possibly that is why the orator and the writer choose to enlarge upon our virtues, our energy and cleverness, our possessions, our sheer "bigness." But whatsoever of good lies with us we already know. Everyone tells us about it until our conceit and complacency have

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grown colossal. To start upon another tack and speak of mean ambitions, low aims and positive evils is to be called a pessimist, a scold, or an altogether gloomy person. The reviewer demolishes you with a sentence about the need of constructive rather than destructive criticism, and the galled jade in the street perhaps winces out something ancient about a lack of the sense of humor. There is nothing pleasant in telling people to

"Leave sack and live cleanly."

And yet if the man, or the nation, is ever to "live cleanly" he must be told that "sack" is the main cause of his uncleanliness. As I conceive the evil of these American days, it lies in our ambition for mere wealth, for objective possessions, for material successes. This has passed of recent years into a greed of gain, and our American virtue of thrift, with which no one could quarrel, has turned into an American vice of avarice. It has made us the wealthiest nation in the world, and we pride ourselves on this success; but I have had the temerity in these pages to suggest that there are other and perhaps nobler successes than the accumulation of wealth, and that a man, or a nation, may be rich and yet signally fail of being a factor in human well-being or human progress.

With what power lay in my elbow I have made a "drive" at the American money ideal and the means of its attainment, at business legislation, compensation,

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and education, at our commercialized professions, at the "development" of the country by the exhaustion of our national resources, at the wide trail of waste left by the "developers," at our modern towns with their lack of stability and our open country with its lack of improvement, at our false notions of money and what it will do for us, at the idea that wealth will insure weal, and at the commoner fallacy that the rich are happier than the poor. My only regret in all this is that I have not had more power and more skill in wielding the driver. Beyond that I have no apology whatever to make. For, in the main, the truth, as many people see it, has been told, let Business say what it will.

Nor shall I apologize for suggesting at the end the necessity of the moral element in our national life. In the final appeal the salvation of the nation, as of the individual, lies in the acceptance of the Ten Commandments and the gospel of love and faith. They have always existed; it is safe to say they always will exist. The gilded generation of to-day has no substitute to offer for them. They are things of the mind and the heart that cannot be bought, neither can they be bribed to keep silence. In the long run they will surely bring every one of us into judgment.

J. C. V. D.

RUTGERS COLLEGE,
January, 1908.

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CHAPTER I

OUR PROSPERITY

WITH the beginning of this year of grace, 1908, it must be apparent to all mankind that we are the richest, and consequently the most prosperous, nation on the face of the earth. Everyone in America has known this for a long time, and with cheerful complacency admits it on every possible occasion; but now, thanks to our far-flung statistics, Europe, Asia, and the islands of the sea begin to lift up their eyes to us and admire the breadth and depth of our flesh pots. It is true, we have recently had a financial flurry, and have experienced a temporary stringency in the money market; but that merely emphasizes our wealth, merely signifies that we have not currency enough to carry on the vast volume of our business. It proves us more marvellous than ever. And while the world stands with mouth agape, the American millions keep heaping up in unthinkable numbers, and the American millionaire continues to come out of the West, like an Efreet of the Jinn out of the *Arabian Nights' Entertainment*, bring-

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ing under his cloak dresses, jewels, slaves, wealth in abundance. The story of our "bigness" is quite overwhelming. Yet the end is not in sight. We are not at the top of the ladder, because we have still more wonderful things to do before we pass out in a blaze of glory; but we are high enough to look down on the envy of those below. For the moment we are in the sunlight, and those who would gaze upon us must do it with shaded brows.

Thus might some kindly satirist among us recount our achievements and our possessions, but with the perhaps unexpected result that his gentle irony would fail as irony and become merely the plain truth. For, as a matter of fact, we *are* the richest nation in the world, we *are* in a material sense the most prosperous, we *are* something of a marvel. An optimist would find support for almost any large assertion he might venture in the statistics published by the general government. The bulk of our growings, our diggings, our makings and our doings generally is enormous. The crops this last year may be a little "short" of what they were the year before, but they are still countable only in billions of bushels, in millions of tons. The corn crop alone was something like two and a half billions of bushels, the wheat crop over six hundred million bushels, the oats crop over seven hundred million, barley and rye nearly two hundred million, potatoes nearly three hundred million, hay over sixty million tons, tobacco nearly seven hundred million pounds, cotton over ten million bales.

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The necessity of hauling these products to the mills, or the seaboard towns, explains in part the close grid-ironing of the country with railways. There are more miles of railway in the United States than in all the countries of Europe put together; but still not enough. They have proved insufficient to handle the wheat, corn, oats, cotton, in connection with mine products and general merchandise. For half a dozen years there has been a car famine—not enough freight cars to supply the needs of shippers; and for the same period there has been a locomotive famine—not enough engines to haul the trains. Everything that could be run at all has been pressed into the service; but the demand (until very recently) has been beyond the supply. Not only that. There proved to be insufficient tracks, road-beds, bridges, stations, depots, terminals. Millions upon millions have gone into improvements and extensions; but still not enough. Then, too, until a few months ago, every available hand on the roads has been busy; every hour, even into the night and on Sunday, has been utilized. Men and machines have both been wearing out trying to meet the demand. In almost every city traffic has been congested. The railway men have said continually in the last few years that they would welcome a decrease in traffic, so great has been the pressure. They have not been able to keep up to the pace, to live up to the prosperity.

The same tale has been brought in from other depart-

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ments of transportation. Coal, iron, copper, lumber, oil, cattle, wool, raw materials and finished products have crowded the capacity of the river boats, lake steamers and ocean liners; the state canals, at one time half abandoned, have been pressed into the service; and even the trolleys have been set at the hauling of goods and chattels. The product has been too huge to handle save in an inadequate way. The mails were burdened with orders and directions about goods in transit, the telegraphs and telephones were struggling with messages day and night, agents and brokers were travelling up and down the country, like ants from a hive, hurrying along the tremendous output. The figures and reports of the various common carriers—the millions of tons carried and the millions of dollars that stood for gross earnings—were almost unbelievable. There has never been such another pull and haul in the history of the world, such another volume of traffic, as the United States has had to deal with in the last half dozen years.

The same feverish haste, the same working overtime, the same struggle to keep up, were apparent in the mills and factories. They have all been running under high pressure, wearing themselves out, fatiguing the very steel and stones by night-and-day friction. One item on the yearly balance-sheet of corporations has grown to enormous proportions. It is "depreciation"—the charging off for wear and tear on machinery and "plant." New power and new machines

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have had to be put in frequently, for the best-tempered materials that may be made cannot stand perpetual motion. Additions, supplementary power-houses, more factories, have been erected from one end of the country to the other. Chimneys higher than anything put up before have been reaching into the upper air, and towns that were once quiet and sleepy have been made noisy with whistles and bells and sooty with clouds of smoke.

Again, the volume of goods produced last year by this great grind of wheels and wear of humanity is something quite astounding. Stated in money it is in the neighborhood of eighteen billions of dollars—nearly as much in produce-value as that of any half dozen countries of Europe put together. The great bulk of this manufacture is consumed here in the country; but there is enough sent out to foreign lands to pay all our debts to them and still leave a balance of trade in our favor of five hundred millions a year. If to these sums should be added the value of the annual output from the soil and the mines, in lumber, oil, live stock, and other products not included in manufactures, we should really have staggering figures.

And yet this is but the income of the United States—that which comes in each year—not the value of the vested interests, not the value of the "plant" itself. In trying to estimate what factories, mills, bridges, railways, steamships, are actually worth, figures become bewildering and confusing. When one talks about billions he conveys no meaning to the average mind.

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The sum is really inconceivable. The farm lands alone, now in use in the country, are estimated at over thirty billions of dollars; and the figures that should stand as the equivalent of our cities, towns and villages, can only be guessed at. It is really unthinkable. The American boast that no nation in the history of the world has ever equalled us in the abundance of our possessions is not modest; but it is true.

Here is wealth indeed and of a very substantial kind. Nor is it wealth for the few and poverty for the many, as some would have us think. In its distribution every one in the community gets a share. Perhaps it is not always an equitable share, as the sharer sees it. Those who are identified with neither capital nor labor, nor yet again interested in agriculture or trade—those who are living on a salary in a profession or clerical position—are likely to get tails and ears for their share; but, as a rule, they do not make complaint. The larger part goes to capital, labor and agriculture; and the steadiest income of all is perhaps that of the middleman—the business man who handles goods on commission or buys and sells as a dealer or merchant. The latter is neither producer nor manufacturer. He is a mere handler of money or merchandise; but he takes toll at every turn, and eventually the consumer pays all the charges. The distribution of wealth is so general, however, that the consumer usually has the means wherewith to pay. There are inequalities, to be sure, as we shall see hereafter; but, generally speak-

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ing, no one suffers, no one starves or goes cold or is shelterless. The material needs are well enough supplied with all.

That the distribution of wealth is general is indicated by the tables of wages compiled by the government. There has never been a time when such wages, fees, salaries, and stipends of various kinds have been paid for work done. That the laboring classes are getting a good deal more than enough to live on is indicated again by the reports of the savings banks. The roll of depositors keeps increasing, the savings keep mounting up each year. The money in the United States *per capita* is an interesting item in statistics perhaps, but it proves little in the matter of general distribution. The savings banks give more reliable data, but better even than these is the knowledge common to all of the increased scale and style of living in America. The prosperity of the country is told by the houses and homes maintained by the masses.

That there has been with what is called "the laboring classes" a substantial increase in property is not to be denied. New homes have been established in every state and territory; and within them what were once thought luxuries are now plain necessities. Those comforts which are spoken of by economists as so necessary to a high civilization, such as gas, electricity, telephones, baths, books, pictures, are within the reach of all, even the unskilled day-laborer. Society too, with cap and bells, has come to the factory contingent as well as to the smart set.

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Functions that correspond to pink teas take place in the tenement-house districts as on the avenues. Dress, food, drink, music, after their kind, are necessities; and an "atmosphere" of style is promoted by an abundance of furniture and draperies. The array of carpets, art-squares, lounges, easy-chairs, curtains, china, bric-à-brac and piano, to be found in the home of the average mechanic, is quite astonishing.

With the better paid classes—the business men, promoters, bankers, and the like—living is of the same type, only more so. Every thing is on an exalted and somewhat reckless scale of expenditure. There is too much house, too much furniture, too much dress, too much food, too much everything. It is ostentatious. Autos and horses, yachts and private cars, are, of course, in evidence; and a restless craving for amusement or excitement is everywhere. Amusement is, indeed, the demand of all classes and conditions. Money seems always forthcoming for the theatre, the opera, for travel, for autos, for balls, for dinners. From the lowest to the highest there is a persistent and continuous attempt at buying pleasure, at getting something more for their money than a mere living. The greater comforts now obtained, the present ease and convenience of living, as compared with what the fathers endured, do not seem to have quite satisfied them. And perhaps there is apparent a shade of disappointment about this.

For man, woman, and child in this prosperous

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country of ours have been brought up in the belief, time out of mind, that money is synonymous with happiness; and if you have the money you cannot choose but have the happiness also. It is something of a blow then to wake up dully to the realization that we have the one and yet have no more of the other than formerly. There is no doubt about our possession of the money; there is no doubt about its wide distribution among us. Those who think the rich are growing richer and the poor growing poorer imagine a vain thing. Nearly all the classes have more than formerly; nearly all are living more luxuriously, with greater conveniences and refinements of civilization; and nearly all are more or less unhappy—more unhappy than when they were poorer, less unhappy perhaps than they will be when they are richer.

What! People with money unhappy! It is meant perhaps that the underpaid and overworked employees in the factories are unhappy, but not the millionaires and capitalists? On the contrary, the employees, as a class, are neither underpaid nor overworked, nor are they more unhappy than their employers. It is not the poor with us that are peculiarly unhappy, but the very rich.

Such a situation would seem to be easily remedied. The poor man would like the rich man's place; he will exchange. What says Voltaire:

"Misère pour misère je préfère la vôtre."

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Yes; but that is only to shift the burden, and the new bearer does not go on care-free. Besides, the wealthy man finds he has responsibilities to his friends, partners, associates, society at large. He is the trustee of wealth, not its absolute owner; and he will not be allowed to fling his trusteeship to the winds and his money to the dogs, even were he so disposed. Perhaps his responsibilities, coupled with the abuse, the misrepresentation, the envy of the mob, have not a little to do with his unhappiness; and perhaps the poor man who has few responsibilities, few envious friends, and few hounding enemies, is the happier on that account.

Is money then an undesirable commodity? And is commercial prosperity to be considered provocative of unhappiness? Certainly not! In a physical sense, no person or people at the present day can be very happy without them. Starvation and cold were once thought aids to glory, but no one ever pretended that they were pleasure-giving. Physical well-being is a necessity of mental well-being. Moreover, the pursuit of commerce, trade, or manufacturing is just as honorable as any other calling; and the getting of a competence for one's self or one's family is just as much of a duty to-day as it ever was. In other words, the rational pursuit of wealth is commendable, wholly meritorious, entirely good for the individual and the country. But——

When the individual goes money-mad, when he sees gold dollars in the bottom of his coffee-cup, stock

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certificates in his beefsteak, and heaven in the bottom of a bank vault, when he abandons family, friends, and country to run amuck at morality, honor, and common decency, stabbing right and left in his mad rush for wealth, what hope is there for happiness? It is time to call for an ambulance and a straight-jacket. When a nation becomes monomaniacal, making unto itself a golden image which it falls down before and worships, when it thinks and acts and legislates for money only, when it turns the arts and sciences into machines for gain, and scorns the higher education and morality of life, when it plunders and tramples under foot the most beautiful country in the world, when drunk with its own power it revels in gluttony and becomes boastful of its own selfishness, when it forgets the goodly heritage of its history, forgets its ideals and faiths and beliefs and starts upon a career of greed and grasp, harm who it will or may, again, what hope is there for happiness? The pace is one leading to destruction.

But is it not true that we are the richest and most prosperous nation on the face of the earth? Yes; in a material sense. And for that reason are we the unhappiest nation? Not necessarily. And yet, as a matter of fact, are we not, as a nation, singularly restless, discontented, unhappy? In the midst of plenty, what mean these wrangles and tangles, these snarlings and quarrelings, about wealth and wages, about monopoly and franchise, about rebate and bribery, about

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loot and graft? Why is it that no American who loves his country, can pick up a newspaper without finding columns of things that either make his blood rush to his head with anger or to his cheeks with shame? Why is it that there is more hatred between man and man, between class and class, here than in those "effete monarchies" of Europe that our politicians talk about so glibly? Why is it with all our prosperity that there are strikes and mobs and bomb-throwings in the land, and anarchy, communism, and socialism in the air? If money will not exorcise these demons from us, then what avails it? Is it perchance the very money that brings them to us? The jewel in the hilt of the King's Ankus drew a trail of blood after it; it brought only misery to its possessor. Shall we say as much for our yellow gold?

Once more, no. We cannot be happy with money, and we cannot, in these civilized days, be happy without it—or its equivalent. It is the extravagance of the money worship—the belief that money alone is omnipotent—that produces disappointment, dissatisfaction, discontent. The rational pursuit of it, the normal use of it, its recognition as a factor in human well-being, are borne in upon everyone; but to regard it as the only thing needful is sheer madness. This, indeed, is so true that it is trite, so obvious that it seems hardly worth saying. Besides, it has been said over and over again for the last three thousand years. Everyone nods assent to it. It is the experience of the

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ages. But when was it ever heeded? What people or nation ever profited by it? Is there any hope that this western civilization of ours will ever try to practise the preaching?

Certainly the prospect is not now very favorable. We have outrun all the nations of the earth in our pursuit of the golden will-o'-the-wisp. The pace we have set leaves others breathless and ourselves exhausted; but there is no pause. We boast we are the greatest This and the richest That, and in Europe they have come to speak of our land as Dollarica instead of America; but we are not satisfied. We are still pursuing. Is it not true that we have eyes and hands for the yellow glitter only? Is it not true that we are money-mad?

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CHAPTER II

BUSINESS AIDS

In a nation so devoted to business as the United States it is not surprising to find that the bulk of the legislation centres about business things. Matters of morality, conduct, social relationship, may vary with the locality, and the larger legislative bodies do not bother with them, as a rule. They are turned over to the ordinance-making municipality to do with as the necessities of the case demand. If there is no great financial interest involved, and no large body of voters behind it, a desirable measure is perhaps not made into a law at all, but is enforced by what is called "public opinion."

It cannot be supposed that the general government would enact statutes about keeping the Sabbath day holy, or sending children to school, or making compulsory the number of hours a day a man may labor. The function of government, we are told, is not to regulate individual conduct. It makes laws of universal application only. This is as right in theory as it should be in practice; but, unfortunately, the legislative bodies do make laws of special application, and

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they make them largely in the interest of that individual known as the Business Man. There is law-making for professional people too—for artists, writers, inventors, professors, ministers, physicians—but it is often unsought and undesirable law-making, often against, rather than for, its supposed beneficiaries.

In dispensing legislation, the law-givers seem to have in mind principally two classes, which may be described in a general way as Capital and Labor. These classes, if liberally inclusive, would make up the bulk of the thirty millions or more who work in the United States—every worker being either employer (Capital) or employee (Labor). But there is no such inclusion in the legislative mind. Certain representatives of the trade unions have arrogated to themselves the whole title and right to Labor because they happen to be organized; just as certain groups of Capital have taken it upon themselves to speak and represent all vested interests because they happen to be incorporated. The division of occupations, according to the government statistics of 1900, was about as follows:

Agricultural pursuits	11,000,000
Manufacturing and Mechanical pursuits	7,000,000
Trade, including clerks, brokers, etc.	5,000,000
Professional, Personal and Domestic service	7,000,000
	30,000,000

It might be thought that in the making of laws, specifically for the getting and keeping of money,

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each one of these classes would receive consideration in proportion to its numbers; but such evidently is not the thinking of the average legislator. The farmer (Agricultural pursuits) gets certain concessions because he is a political factor. Under the tariff the larger part of his produce is protected from foreign competition. He can usually charge almost any prices he chooses for food products; and, because of the lack of competition, people have to pay them. There is some complaint against his occasional extortions; but, as a rule, the farmer is considered worthy of his hire —a man to be encouraged. His worst antagonist is not the housekeeper, but the mill-owner. It is the latter individual who is continually agitating for the removal of the tariff from "raw products." He wants the farmer's wool, hides, and cereals at a cheaper price that he may make them up into cheaper goods and sell them at the old high price. In other words, he wishes to give the farmer less, give more perhaps to his workmen, and take more himself.

The most influential class in the community is undoubtedly these mill-owners and their wage-earners. This is the Manufacturing and Mechanical class of our list which, with clerks and factotums, means something like seven million people. To Capital much has been conceded in legislation because it furnishes the sinews of trade. It builds the mill and factory, spins the cotton, digs the mines, rolls the iron, pipes the oil. Taking some risk in this once wild-cat country of ours,

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it was originally thought wise that it should receive special protection. So the protective tariff was enacted, whereby it was made practically impossible for competition to interfere with the charge imposed upon the domestic consumer. That wisdom (since turned into folly) still continues, and Capital now has a franchise of selling to us its own products on practically its own terms.

Labor, possessing an organized vote, has received of recent years very considerate treatment at the hands of both political parties. Indeed, one might gather the impression, from the discourses of campaign orators or the writings of certain economists, that the man in the mill was the only laboring man in the States. As a matter of fact, the latest statistics (1907) give to organized Labor (as represented by the American Federation of Labor, a merger of almost all the labor unions) about two million members. The remaining five millions who pursue manufacturing, not being unionized, are variously regarded by Labor as "scabs" and "loafers," or, what is nearly as bad, "plutocrats" and "blood-suckers." The two millions, being banded together, and with good red blood in the veins of their heads, by dint of strikes, boycotts, threats, and open violence, manage to drive all the rest of the workers before them; and in fact they so terrorize the whole country that they get almost anything they want. Practically, no man who is not in the unions is allowed to work in the trades. It is possible for "scab" labor

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to continue on its unclean and unwholesome way, but, to repeat, it is not "practical." One does not care to be ostracized or stoned or dynamited for the privilege of working. Local competition is thus eliminated; and as for foreign competition, it is sought to exclude it by the Contract Labor laws—no one being allowed to import foreign labor to take the bread and butter out of the mouth of the home worker. Once more, then, we have a condition wherein Labor holds a franchise to sell to us its skill, or its awkwardness, on practically its own terms.

The Professional, Personal and Domestic classes, in connection with the Trade class of brokers, clerks, and book-keepers, get no special legislation of advantage to them—nothing except that which is guaranteed under the Constitution to all alike. In politics they are regarded as a negligible quantity, though there are some twelve millions of them. They are not keen partisans; their vote is scattering, and some of it is not cast at all. The members of this class usually live on a wage, a fee, a salary—a fixed stipend of some sort. The stipend is usually small and does not vary much from generation to generation. Prices of commodities go up, but the salary of the minister, the physician, the soldier, the engineer, does not go up in proportion. Sometimes when there is a drop in prices, owing to hard times or over-production, the teacher, the clerk, or the artist profits by the reduction in his weekly bills; but when times are prosperous, he

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is usually at his wits end trying to keep even with the butcher and the grocer. Generally speaking, the whole class lies in between the upper and the nether stones and is subject to pulverization. It is not Capital because there is no great wealth in it; and it is not Labor because it does not take off its coat, neither does it belong to a union. In socialistic meetings its members are sometimes referred to as "the drones in the hive," and occasionally it is suggested by some redder radical than usual that the country would be as well off if they were all drowned or shot.

Many of this professional or salaried class, though they draw their salaries regularly enough, are not primarily money makers. They are working because they are in a tread-mill and cannot get out, or because they like their occupation better than money, or because they feel they are needed in certain places, or because they want to educate or uplift or somehow help mankind. This, according to popular standards, is a fatally erroneous way of regarding life. If one wants his share of this world's goods he must fight for it, or at least make himself so disagreeable that others will give place to him. There are many in the professions who do make themselves heard disagreeably enough; but they are not in the majority. The class, as a class, still stands aloof, gets little, and says little. Of course, the legislator is not inclined to do much for it. He can afford to neglect it because it is not organized, nor unionized, nor incorporated; nor does it use its power

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at the polls as it might. It does not attempt to force an increase of stipend. It takes what it can get and thanks the Lord it is not less.

To such people the tariff is not a help but a burden. Professional men have nothing to sell but their brains or their skill, and the tariff was never designed to help either of them. For years the teacher, the physician, the engineer, the writer, the artist, have paid abnormal prices for food and clothing, loyally supporting the tariff to their own loss, because they believed it was helping the laboring man, putting manufactures upon their feet, promoting the general good of the whole country. During the recent period of great prosperity they have been experiencing adversity. It has been difficult for them to live and keep out of debt, so high has been the cost of living, so very slight has been the advance in salaries received.

If this class is absolutely discriminated against by the action of the tariff—discriminated against because it is not Capital—it is even worse treated because it is not Labor. The Contract Labor laws are not in force to protect professional people from outside competition. A foreign-born steam-fitter, mason, printer, or plumber may not land on American soil with a contract to work in his pocket without being subject to deportation, and his employer to penalty under the law. Importation of foreign labor is forbidden. Our own laborers must have the work. But French or German professors come, as they please, to our colleges and universities,

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English lecturers galore talk from the American platform, English writers and novelists appear in the American magazines, European inventors, scientists, physicians, ministers, opera singers, actors, keep arriving here to do work under contract; but no one raises a voice of protest. Indeed, the professional people here welcome them. They would scorn to place anything in the way of a free interchange of ideas, advancement in knowledge, and progress in the respective professions. Moreover, they are self-reliant enough not to wish any protection. No doubt, they would make more money if European ideas and their originators were excluded from the country; but they wish no such benighted policy in their behalf.

Yet occasionally a professional man finds himself protected in spite of protest. There is, for instance, a tariff on art which is supposed to protect the American artist by keeping out foreign competition—foreign pictures, for example. But that is precisely what the American artist does not want. For twenty-five years he has been asking the different political parties to remove that tariff. He wants foreign art, ancient and modern, to come into these United States, not only as a means of self-education, but as a great help in educating his American constituency. Again and again has this argument been presented to Congress; but the tariff is still in force. There has been flung back the insincere answer that you cannot tax the poor man's dinner pail and not the rich man's pictures. Every

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congressman who has hidden behind that dinner-pail knows that art is not consumed like food, that the rich man owns the pictures only for a day, that he lends them freely to public exhibitions; and that eventually they go (by bequest) to public museums, where they are for the education and the enjoyment of all alike. The artist is not benefited by the tariff, for you cannot compel people to buy American books and pictures as you can American beef and bread; and the public is the loser by just the amount of the excluded art.

Tariffs and labor laws are harmful to the professional classes both positively and negatively. They are costly to maintain for others; they are ruinous when maintained for themselves. And there is discrimination of a most unjust nature against certain professional classes, owing to further perverse congressional action. Let me illustrate that. A poverty-stricken author, working in the traditional garret, writes a book which is published. He competes with all the world of literature in the past, in all the languages dead and living; but he is not protected by any tariff in the sense that a shoemaker is protected in making his shoe or a watchmaker in making his watch. The printer, the bookbinder, the paper man who furnishes the paper for his book, are protected well enough. You cannot publish any foreign set or cast books in the United States, or bring in any paper or cloth without paying a duty-penalty. But the author is allowed to shift for himself. He can better Shakespeare and Goethe or

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starve in his garret. He is not, however, left entire master of his book and his labor. Legislation does not help him, but it does not completely neglect him. For it declares that eventually he has no right whatever in his own book.

This is the way it is done. The Constitution of the United States guarantees to every one the inalienable right of possessing and holding continuously, in fee simple, all kinds of property both real and personal. The capitalist cannot be ousted from his factory or home any more than the farmer from his farm, or the blacksmith from his shop. The shoemaker has an inalienable right in his shoes, the silk manufacturer in his silks, the furniture-maker in his furniture, They and their heirs and assigns can do what they please with their own, indefinitely and for all time. But not so with the author. He has no inalienable right in his book. Legislation grants him the privilege of a copyright. He can collect a royalty on it for a certain number of years only. After that it is "confiscated to the state," made public property. Any one can reprint or publish it as it pleases him, without remuneration to the author, and without even his consent.

Another poor wretch, the inventor, is in the same boat with the author as regards the treatment of his property. He does not, cannot own his own inventions. Legislation graciously gives him a patent for a number of years, and then throws down the bars and allows the public to walk into his preserve and help

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itself. Of course there are reasons given and excuses made. The perfervid congressman gets on his feet to say that there is "no such thing as property in an idea," It is not tangible, cannot be picked up, and hence is non-existent. Admirable! But, somehow, there is enough "property" found about it, or in it, to turn over to the public later on. And again, we are informed that it is in the interests of the public that the people should have good literature, and plenty of it, cheap; that it should have the benefit of labor-saving inventions and time-saving machinery. Admirable again! By the same token it would be a good thing, no doubt, that the public should have shoes and hats cheaper; but we have not heard it advocated that the general government should break into the mills of the shoemaker and the hatter and confiscate their goods. Everything comes cheaper when payment is evaded. The advanced socialist has some such notion in his head. He advocates government confiscation of *all* property. Such a course would no doubt be destructive, but at least it would not discriminate among those it would destroy.

Of course, the weak side of the professional classes, as a politician or business man would put it, is that they are "impractical." They should combine, organize a professional union, quarrel, wrangle, and disturb the public peace like the rest of the unions. Then they might force legislation at the muzzle of the ballot, and make arrogant demands for themselves and

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against every one else. But they have no idea of doing any of these things. They rather scorn such actions. Some of them are even foolish enough to talk about the moral aspect of things; and to conjure with such words as order, decency, and justice. All of which is very unbusiness-like, and possibly very stupid. For what now avails the plea of a body of surgeons in the public hospitals that it would be the proper thing to allow them to import, free of duty, certain foreign-made instruments, that it would benefit both surgeon and patient, and be an advantage to an unpaid as well as a non-paying class? What now avails the request of the architects that they be allowed to import, free of duty, photographs of European architecture for use in their city building? Who listens to the college professor when he asks for duty-free maps, or rare texts for class-room use in the teaching of his pupils? The legislator knows very well that these men are not political factors, and that they can be "turned down" with impunity.

Naturally enough, the "impractical" twelve millions can make little more money than is sufficient to keep them from want. Capital comes first, Labor next; and the clerk, the physician, the minister, the librarian, the school teacher, get what is left on the plate. Indeed, the average fixed salary of this class is so much smaller than is usually supposed that it is worth considering in a separate chapter.

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CHAPTER III

WAGES AND SALARIES

In speaking of the compensation received by the different classes in our business and professional world, perhaps it will not be necessary to recite the earnings of Capital. These are days of trusts and corporations and multi-millionaires, and every one in this country is convinced, beyond the possibility of any different conviction, that Capital realizes handsomely on its investments. This may be accepted not only as conviction, but as statistical fact. However others may fare, Capital generally manages to look after itself. That it helps others while helping itself is true; that it cannot choose but share the benefit of its earnings with the community at large we shall see hereafter; but that in its initial impulse it means to get the largest part for its own exclusive use and power is also beyond dispute. It is not by nature philanthropic. It gains what it can and holds it as long as it can.

This attitude of grasp and greed is just as marked with Labor as with Capital. The labor unions were organized ostensibly to further fraternal association,

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education, trade conditions of one kind and another; but in reality they were formed to force higher wages, more compensation. It is naïvely thought by some people that the higher wage thus forced comes out of Capital; but, of course, the extra wage-payment is tacked on the price and eventually paid by the consumer.[1] The consumer always has to pay. But about that Labor neither knows nor cares. It wants its money, and it wants it in an increasing ratio or else it will strike. And strike it does with increasing regularity. In the United States in the year 1900 it struck more than seventeen hundred times. The strike is usually accompanied by disaster to all parties concerned. And it should be noticed that it concerns all parties. If Capital and Labor were two isolated individuals that could go over into the next county and hack at each other's throats without disturbing the community at large, no one would have much cause of complaint; but the trouble is they are always quarrelling in public places, making a disturbance in the street and on one's door-step. Everybody is involved, business cannot go

[1] After the Anthracite Coal Strike of 1902 was settled, by Presidential interference, coal advanced $1.25 a ton to the consumer. After the Beef Trust was "busted" through governmental action, beef advanced in price immediately. If the Standard Oil Corporation is dissolved by the Federal Courts (hypothetically a violation of the rights of the State of New Jersey which incorporated it), and if the interstate railways are taken over by the government (hypothetically a violation of the Constitution of the United States which guarantees their right to hold property), we may look to paying higher prices for oil and transportation.

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on, the ordinary pursuits of life are badly jostled, there is no peace for either mind or body.

If the situation were put down in figures it would read something like this: Organized Labor with us can muster something over two million members; incorporated Capital possibly two hundred thousand members. For the sake of argument, let us concede two millions to Capital and five millions to both. There are some eighty or ninety millions of people in the United States, but let us discard all but the thirty millions of actual workers—casting out the women and children with the lame, the halt, and the blind. Our figures now indicate that the five millions of Capital and Labor, with their various quarrels and bickerings, are keeping twenty-five millions in continuous hot water. It is the differences of these people that are not only turning the business world topsy-turvy every few weeks, but the professional and social world as well. They practically control the cost of living throughout the country, and every time they come to blows the cost is materially enhanced. In itself that is sufficient to disconcert the average individual in the community. He does not know where he stands. Add to this the unhappiness that is bred of these quarrels, the state of unrest, the mental strain of living in a never-ending jangle; and it is not to be wondered at that the suffering community in between should finally exclaim in its wrath: "A plague o' both your houses!"

There is no satisfying either party. No sooner is a

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monstrous trust formed than a monstrous union crops up to meet it. The leeching and badgering of the intermediate public then goes on with greater celerity than ever. Capital, thanks to the tariff, has for years been taking more than its share of profits; and now Labor, by virtue of its organized strength, is taking more than its due of wages. Of course, Labor denies this, and does not even care to discuss the matter. It makes demands, and if they are not conceded it makes trouble. This is all of a piece with the arbitrary raising of prices by Capital, or the equally arbitrary insistence of a farmer-legislature that railways shall carry them and their produce at rates of farmer-manufacture. Money-makers of all kinds soon arrive at a stage of arrogance; and that Labor is a money-maker can be easily proved by statistics.

Figures giving general averages of wages are not always satisfactory guides. For instance, during the Steel strikes in Pittsburg in 1892—a period of depression—the evidence before the Congressional Committee that afterward investigated the strike and its causes, showed that the lowest wage paid for unskilled labor in the Carnegie Steel Works was $1.40 a day, and that the best wage paid for skilled labor (that is, the "rollers") was $15.00 and $16.00 a day. It is difficult to average the wages of the thousands in the mills who are in between such extremes as these, and still give one an adequate idea of what Labor in the Steel industry is really receiving. However, the government

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bureaus with their expert statisticians have analyzed and modified the averages of the Labor wage, and their figures [1] will prove suggestive as regards certain trades at least. The trades that have organized unions and belong to the American Federation of Labor are purposely chosen in order to show that these persistent strikers and disturbers of commerce are receiving, as a class, larger wages than any other wage-earning or salary-getting class in the community. Fractional figures of hours and wages are both omitted for convenience of statement.

	AVERAGE HOURS PER WEEK	AVERAGE WAGES PER HOUR	AVERAGE WAGES PER WEEK
Blacksmiths	56	$ .30	$16.80
Bricklayers	46	.62	28.52
Carpenters	48	.40	19.20
Gas-fitters	46	.51	23.46
Stone-cutters	46	.52	23.93
Painters	47	.38	17.86
Paper-hangers	48	.41	19.68
Plasterers	46	.60	27.60
Plumbers	46	.54	24.84
Steam-fitters	47	.50	23.50
Newspaper Compositors,	47	.51	23.97
Newspaper Linotypers	47	.56	26.32

For men employed in factories or mills, the wage varies with the skill or hazard of the work; and, as a

[1] "Bulletin of the Bureau of Labor," No. 71, July, 1907

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rule, is perhaps lower than for men working outside the factories.

	AVERAGE HOURS PER WEEK	AVERAGE WAGES PER HOUR	AVERAGE WAGES PER WEEK
Cabinet-makers . . .	55	$ .26	$14.30
Stone-cutters	56	.28	15.68
Iron-moulders	56	.32	17.92
Pottery-dippers	44	.54	23.76
Glass-blowers	42	.90	37.80
Steel-rollers	66	.83	54.78

In transportation the same high average of wages is maintained for skilled Labor.

	AVERAGE WAGES PER DAY	AVERAGE WAGES PER WEEK
[1] Locomotive Engineers (1904) .	$4.10	$24.60
Locomotive Firemen . . .	2.35	14.10
Conductors	3.50	21.00
Trainmen	2.27	13.62
Section Foremen	1.78	10.68
Telegraph Operators . . .	2.15	12.90

It is now worth while to institute a comparison between these figures of the Labor Bureau which stand

[1] Strong, *Social Progress*, 1907, is the authority for the item of Locomotive Engineers; but the estimates for these railway employees are hardly high enough, for they do not take into account the extra wages allowed them for working overtime. All the other estimates are taken from the "Bulletin of the Bureau of Labor," No. 71, July, 1907.

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for the wages of Labor, and such figures as may be arrived at as the average compensation in the professions. Unfortunately, the latter are not easily ascertained. The Labor Bureau does not furnish them —the government not having as yet shown any great concern about the wages of artists, lawyers, doctors, and clergymen. In estimating them, one can give only the general consensus of opinion of people in each profession. Those outside of what are called "the learned professions" gather the impression that law, for instance, is extremely well paid, because they hear that So-and-So, who is more of a promoter and corporation broker than a practitioner at the bar, makes $100,000 a year. But these large incomes are few at best, are confined to the very large cities, and are cut down in the general average by the thousands of lawyers between Maine and California who do not perhaps make $1,000 a year. In taking the general average of the incomes of lawyers throughout the country, as we have the wages of unionized Labor, perhaps $1,500 a year would be a high estimate. New York lawyers, not one but dozens of them, declare that it is too high, even for New York City. Just so with the salaries of college professors. Three estimates have been made. President Pritchett of the Carnegie Foundation, who estimated only the higher grades of colleges and professors, says the average is $1,550 per year. The late President Harper of the University of Chicago made it out $1,470 per year. President Moffat of Washington and Jefferson College, who averaged four hundred and eighty-one

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salaries in denominational colleges, gives it as $808 per year. I have no alternative but to average these three estimates, and say $1,276; and yet I am quite sure that even this is too high a figure.

As for the incomes of physicians, clergymen, authors, and artists we again have in mind some friend in one or the other of the callings who is reported as making $10,000 a year; but such people are to be counted upon one's fingers. There are exceptionally high wages paid to "top men" among the ranks of Labor too; but we are now dealing with the average wages of the average man, not alone with the salary of the star performer.

	AVERAGE SALARY PER YEAR	AVERAGE SALARY PER WEEK
[1] Lawyers	$1,500.00	$28.84
College Professors	1,276.00	24.53
Tutors and Instructors	600.00	11.53
[2] School Teachers (per month)	47.97	11.99
Clergymen	700.00	13.46
[1] Physicians	1,000.00	19.23
[1] Dentists	1,200.00	23.07
Librarians	700.00	13.46
Journalists	800.00	15.38
[1] Architects	1,000.00	19.23
Authors	500.00	9.61
Artists	500.00	9.61

[1] People in these professions have to pay for office rent, which should properly be deducted from the income if we are to arrive at their average salaries in comparison with the other professions or with skilled Labor.

[2] *Report of the United States Commissioner of Education*, 1905.

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Even in the field of less skilled and unskilled Labor the unions manage to gain for their men more money than the same time and effort bring outside of the organizations.

	AVERAGE HOURS PER WEEK	AVERAGE WAGES PER HOUR	AVERAGE WAGES PER WEEK
[1] Laborers (trades) . .	56	$ .20	$11.20
[1] Laborers (streets) . .	49	.22	10.78
[1] Hod-carriers	47	.32	15.04

The figures that may be conservatively placed as the wages of unorganized Labor, or the wages of semi-professional people such as book-keepers, clerks, and domestics, are about as follows:

	AVERAGE WAGES PER DAY	AVERAGE WAGES PER WEEK
[2] Laborers (farms)	$1.13	$6.78 without board, in 1902
Clerks in stores (men) . . .	....	8.00
Clerks in offices	....	9.00
Domestics (men)	....	5.00 with board
Book-keepers	....	10.00

[1] "Bulletin of the Bureau of Labor," July, 1907.
[2] Strong, *Social Progress*, 1907.

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There are stock arguments for the laborer and his wage *versus* the professional man and his salary, which do not vitally concern us at this moment. I mean the arguments, pro and con, as to which is the more arduous, hand work or head work; about time required in education for the work; about hours of work; about different costs of living in different occupations. The janitor in the basement gets higher wages than the teacher in the school overhead. One argues his burden of responsibility or his long hours, the other his cost of education. The college professor complains that he has to spend so much of his salary in clothes, books, travel; while the bricklayer, who gets about the same wages as the professor, complains that he cannot work every week in the year. Every one in a trade, profession, or occupation of any kind thinks, naturally enough perhaps, that his job is the most difficult and the least remunerative in existence. Some one else seems always getting the cream while the deponent grows thin on skimmed milk.

There is much to be said on both sides of this question, but the debating schools have said it too often for repetition here. Besides, the figures in the above tables were given for another purpose, namely: to suggest that organized Labor, whether rightfully or wrongfully, whether by earning capacity or by organization, whether by just desert or unjust intimidation, gets and applies to itself as large, if not a larger wage than any other working class in the community—than

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any other class in all the community, save only Capital and the Middleman. That Capital has more, receives more, and keeps more, seems to be the great grievance of Labor. There is enough and to spare for both. Neither of them is in want. But the spirit is not to be stilled by such considerations. Each seeks a little more, and in doing so precipitates a quarrel. The commercial and social discontent, of which every one in this country must be more or less conscious, can be almost directly traced to this quarrelling over who shall have the larger share. Money can always be relied upon to breed hatred and enmity.

But of that more anon. The present chapter will have served its purpose if it suggests the distribution of money, who gets it, and how much of it is gotten. Capital and Labor can hardly claim that they fare badly in the distribution. They have a coadjutor who also helps himself liberally. This person is the Middleman, who acts as the broker or trader in almost every transaction and takes a percentage of the profit. All three of them are enlisted under the banner of Business, and we shall see hereafter that Business in America is not only king but emperor and pope as well.

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CHAPTER IV

THE IMMIGRANT

In the heroic days of the Colonies and the Republic the immigrant was, rightly enough, invited and welcomed to our shores. He was a refugee from political and religious persecution, a man down-trodden and oppressed with no opportunity to better his condition; he was a seeker of life and liberty, or at least a soldier of fortune, who came here prepared for hardships, for struggles, for poverty. He was then an altogether acceptable addition to the community—one who could, and did, stand shoulder to shoulder with our own people, and fight red men within and white men without for the maintenance of the country. He fought for and won a home here, married among us, became one of us; and when he died he left children who were thoroughly American in spirit.

But all that has been changed of recent years. The present-day immigrant does not, as a rule (the Russian Jews excepted), complain of religious or political persecutions at home. He is not seeking life and liberty; he is not oppressed. As for the country he comes to, he has only the vaguest notion of upholding and sup-

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porting it; and perhaps not the slightest notion of ever becoming an integral part of it. He comes here with an entirely different idea from that. Someone has told him that there was gold to be picked up in the streets in America, that it was a great place for getting rich quick, and the government made it a boast that poverty was non-existent in the land. He has come over with the thought of getting the gold, of becoming a millionaire, and then returning to his Italian or Istrian shore, a modern Pizarro boasting of his possessions. He knows little about either this country or its people, and cares less; what he is after is our money.

Of course, this statement must be immediately qualified, because there are immigrants and immigrants. The majority of the recent arrivals are not good citizens here, there, nor anywhere. Their country parted with them for its own good. But there is a minority contingent of exceptional quality. No one would think of classing, for instance, the Germans, Swedes and Norwegians, who have settled in the Northwest, as undesirable immigrants. On the contrary, they have made excellent farmers and stalwart, conservative citizens. Any and all the immigration coming from the north of Europe (Russia with its provinces, and the Jews, excepted) may be characterized as a very acceptable class. The English, the Scotch, the Irish, the Scandinavians, the Dutch, the Germans, are, in degree, allied in customs, faiths, ideals, sentiments. They amalgamate, intermarry, and carry on the North-of-Europe traditions.

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They are the kin of those who originally settled America, and by birth are, in a measure, to the manner born. Let them come. We have Americans, with two hundred years of native ancestry behind them, who are not their equals mentally, morally or physically.

But what about the miscellaneous mobs from the south of Europe and Asia that have been descending upon us during the last decade or more—the mobs that do not go to the farms, but gather in the cities, in the factory towns, and about the mines? In the year 1905 we admitted 1,026,499 immigrants. Of this number 276,948 came from Northern Europe, and were presumably of the desirable class; 749,551 came from Southern Europe, Asia, Africa, and the islands of the sea; and were just as presumably of an undesirable class. The larger elements in the undesirables have been summarized as follows:

Croatian and Slovenian	35,000
Bulgarian, Dalmatian, Servian, etc.	8,500
Hebrew and Greek	142,000
Italian	94,000
Japanese and Korean	16,000
Lithuanian	18,500
Magyar	46,000
Polish	102,500
Russian, Ruthenian, Roumanian	26,000
Slovak	52,000
Syrian, Turkish, and Armenian	8,500

It must be apparent on its face that such elements as these, coming from lands that hold wholly different

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views from our views, and have wholly different institutions, standards of living, and national ideals from ours, could never prove acceptable citizens here in America. Indeed, there are few who even attempt to defend such immigration, save on the score of cheap labor. Mr. Ernest Crosby, in the *Arena*, has told us that physically these hordes will help out our hollow-chested, nervous race, and improve us that way. "From the purely scientific standpoint of breeding, we have every interest to admit the sturdy farm-hand just as we import the Percheron horse or the Southdown sheep."[1]

But, granting the possibility of human beings having their physique improved by being bred like cattle, what then? Are nations made great by barbaric brawn of arm and muscled backs? Is there no mental, moral or social element needed? There must, it would seem, be some homogeneity among the people, some rallying point of blood or faith or principle or common welfare, if unity would be attained. To breed and interbreed different and undesirable elements, thinking that the best in each will finally survive and leaven the product for nationality and a noble race, is as fatuous as to suppose that a good omelet may be made by beating up a half-dozen bad eggs. What can and will be produced is a nation of mongrels—a thoroughly worthless omelet. And bad blood will tell just the same as good

[1] For the reverse of this, the diseases that immigration brings to us, read the article in the *North American Review*, December 21, 1906, by Dr. Thomas Darlington, President of the Board of Health of New York City.

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blood. Biology has proved the lasting quality of heredity. Unto the fourth and fifth generation the stupidity of the Russian, the cut-throat instinct of the Sicilian, and the moral obliquity of the Balkan hordes. Centuries have not, centuries will not, change the low cunning of the Jew, the treachery of the Greek, and the rascality of the Armenian. The less we have to do with them the better for us.

Nor is there any trust to be placed in the idea of lifting them up to our standard by association, by marriage, and by education. They do not rise perceptibly, but the American goes down to meet them. We are no nobler than our most ignoble constituency. To talk of assimilating such a mass as comes in each year, to think of making them like ourselves by a process of public schooling for the children, is to shoot arrows at the sun. Education may improve any given endowment, but it will not create a new endowment. People are what they are born as regards natural gifts; and education will not beat it out of them. Besides, the newcomers object to having their birth-gifts beaten out of them, to being born again. They do not want to be assimilated, do not want to become American. They want our gold; that is all. We shall not change their nature nor their character to any marked degree. The camel that was allowed to put his head under the Arab's tent did not turn into an Arab; but he continued to occupy the tent to the owner's undoing.

But better than any argument or theory about this

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class of immigration is the experience we have had with it. The Pacific coast has been heard from about the inacceptable Asiatic in no uncertain terms. Some academic people in the Eastern States have spoken of the feeling against Asiatic immigration as "a mere prejudice"; but they list not whereof they speak. The Californian knows that the Oriental is diametrically opposed to Western institutions; there is, and can be, no common ground of union, no brotherhood. The people who live in the coal regions could, if they would, tell somewhat concerning the undesirability of the hordes of Lithuanians, Poles, and Slovaks who work in the mines. They keep the community in a state of anxiety in times of peace, and in a state of terror in times of strike. Their value is that of dynamite, and they are always, more or less, "dangerous." That they will ever make good citizens is an idea that few have the hardihood to entertain. Again, the Atlantic coast cities have had an all-sufficient experience with the Sicilian, the Armenian, and the Jew. With 750,000 Hebrews in New York City,[1] and enough Sicilians to keep the police on the alert from dawn to dawn, there is little use of talking about absorption and assimilation. Indigestion and nausea are more appropriate because more truthful terms.

[1] According to the *Jewish Year-Book*, there are more Jews in New York City than in Vienna, Berlin, London and Jerusalem put together. It is the greatest hive of Jews in the world, there being over a million within twenty miles of the City Hall.

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As for the experiences of the smaller cities along the Eastern coast, perhaps I may be allowed to recite that of a town under my immediate observation. The city of B—— is one of the older towns near New York and, up to a few years ago, was in possession of a somewhat staid but very respectable population of about twenty thousand people. It was not what is called a "lively" town until the coming of the trolley. With that there came an invasion of foreigners collectively known as "Hungarians"—something of a libel, by the way, on a spirited and brave people. The newcomers, variously estimated as from three to six thousand in numbers, were a mixed horde, coming originally from Southern Europe, east of the Adriatic, and arriving in B—— as a part of the immediate overflow from Greater New York. They did not come all at once, but in recurring waves which continued, still continue, to beat upon the town. Each wave as it came in naturally found its level in the lower or slum portions of the city, finally settling in the tenement-house districts. There, crowded in rooms by the dozen, and sleeping, eating, living in a barbaric, unsanitary, and unhygienic way, these people soon proved to be something of a public nuisance, as well as a menace to the public health. Thanks to employment readily obtained in the factories of the town, men and women alike were able to get decent wages; but there has resulted from this no proportionate decent living on the part of the invaders. They still swarm like rats in crowded quarters, and

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raise their small children in the gutter. More recently some shrewd money-makers have discovered that houses, rentable at about ten dollars a month, would be acceptable to the "Hungarians," and so the city is now witnessing the blotching of its streets with rows of hideous little brick structures, all built alike and all mean and sordid-looking even before occupancy.

That the "Hungarians" are reasonably happy in their quarters is probable; but what about the city, county, and state upon which they are quartered? What benefit are they to the community in which they live? They do not speak English, they know nothing of our laws, manners or customs, they own to no allegiance, assume no responsibility, perform no public service, pay no taxes. To educate their children the public schools have been doubled, to keep them amused the saloons, dance halls, and peep-shows have been increased, to hold them within the law the courts have had to work overtime. On week days they do what they can to litter the streets with all kinds of refuse; on Sundays they do what they can to harry the outlying country. The men go forth with guns to kill every sort of bird or beast they may meet with; and the women tear down and carry away every fruit, flower, and shrub they can lay hands upon. In their own land, of course, they would not venture to do such things, but this being the land of liberty, they think they may do as they please. And apparently they think aright.

"But," says the economist, "they make trade, they

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spend money in the stores and thus help the whole community." The theory is better than the practice. They have been followed to B—— by a school of shark-like Jews who have set up shops in the slums, and it is from the Jews that they buy the bare necessaries of life. The Jews are just as bad as the "Hungarians," just as undesirable. They are all of them intent upon getting money, sending it back to Europe, hoarding it, or slipping away with it. They have no notion whatever of helping the country while helping themselves. They have come into the land for the same reason that a drove of cattle breaks into a clover patch—to get the clover. To imagine that they will benefit the patch in any way is altogether foolish.

"But," interposes the economist, "they furnish sinews for the factories, mills and mines; we need their labor. There are not enough people in the country to do the work. Besides, it is cheap labor." Precisely! We are now drawing nearer to the moving cause of things—"getting warmer," as the children say. Cheap labor for whom? Why, for one of the two parties that seem to have everything done for them in this country of ours. This time it is Capital that wants to make "just a little more money." It can be made faster by employing the newly-arrived immigrant than the native American, so Capital is in favor of immigration. Labor, of course, does not agree. It is *not* in favor of immigration; but Capital and Business between them have their way about it. They even have

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apologists who sit down and figure out for us that the immigrant is a better bargain, not only for them but for the country, than the native-born, because the latter requires twenty-one years to raise, while the immigrant comes in already "raised." This figuring upon humanity and the cost of raising it, as one would upon pigs or sheep, is once more noteworthy in passing, because it quite reflects the spirit of the times. And the argument is considered excellent, too, from the commercial standpoint. Of course, if you are silly enough to talk about an intellectual or an ethical point of view, you must not be surprised if Business shrugs its shoulders and turns away.

Finally, there is the complacent person of small experience who tells us that "the United States is big enough for all," and that the immigrant is needed to "develop the country." The word "develop" has a familiar sound; and those of us who have seen this land smitten hip and thigh in the name of "development," for the past forty years, know very well what it means. There is no necessity of inviting the immigrant here to help on the destruction, for the American has been and is sufficient unto himself to do his own flaying. The immigrant accelerates the pace, for those who are out at the elbows are always more destructive than anyone else; but he is not to be unduly blamed, since the native set him the example and pointed the way to the quarry. We shall see hereafter who is primarily responsible for the wasting of our forests, mountains and

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prairies, the pollution of our lakes and rivers, and the sowing of the land with board shanties, wire fences and telegraph poles. The immigrant despoils, defiles, and makes town and country hideous enough, in all conscience; but there were others who did it before him—did it in the name of Business, too.

Are we right, then, in supposing that the ones who chiefly profit by the immigrant from Southern Europe and Asia are the capitalist and the business man—the mill-owner, the mine-owner, the contractor, the railway people? It would seem so. The farmer does not want him, the professional and clerical classes have no use for him, he is anathema to Labor, organized or unorganized, he is *persona non grata* to the ten millions of immigrants already arrived, and who are now anxious enough to have the door closed. Who wants him, then, if not Capital as represented by the owners of railways, mills and mines? It is answered that Capital does not bring the immigrant here; that it is forbidden to do so by the Contract Labor law. Quite true; and yet equally true is it that the great god Capital has as many avatars as Vishnu, and each incarnation may be adjusted to help, if not reflect, the other. It is not the mine owner, nor the mill-owner, nor the railway that is immediately responsible for the importation of the immigrant, but a mutual friend and customer of theirs, the steamship man.

The transatlantic steamer lines find that the carrying of immigrants at ten or twenty dollars a head is

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very profitable; so they have their agents scattered through Europe, who not only distribute highly colored and misleading literature about this country, but use personal solicitation[1] to induce immigration. They paint gay pictures of this land of plenty, and tempt the poor, the ignorant, and the credulous to sell their small belongings for passage money and start for America on a venture. When they arrive here (after being penned like pigs in the steerage for two weeks), nine out of ten of them are without means to keep them a month, some of them are old and decrepit, some are even insane. These latter are often deported, flung back upon their native land, with no means and no redress. Of course, the steamship companies cannot be expected to have any soul about such misfortunes. And, of course, they have no care whatever about the land to which they are bringing these unfortunates. At ten dollars a head they would fill this country with rattlesnakes and hyenas almost as quickly as with Slovaks and Greeks. There can be no sentiment about such things. The president of any one of the steamship companies would tell you that it is "purely a matter of business." So it is; but a plain-spoken person would call it very disreputable business.

The unwillingness of legislators to do anything that will hurt Business is primarily responsible for the continued coming of the immigrant. Congress has it

[1] This is forbidden by United States statute, but the law has always been a dead letter.

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within its power to carry out the ideals and traditions of this country, to continue the Anglo-Saxon race and its domination here, to continue its thrift and decency and general uprightness. It also has within its power, by its spirit of commercialism or indifference, to allow the whole genius of the people to be changed by intermarriage, to allow a mixed and mongrel posterity to follow the present possessors, to allow the destruction of the family, the country, and the government by the inevitable friction of alien and uncongenial elements.

The immigrant, like the tariff, ought to be revised or abolished; but will it be done? Probably not at present. So long as Business can utilize the unskilled labor of one Slovak, Congress will admit him, and allow five Hebrews or Greeks, whose labor no one can utilize, to come in with him. It is not the first time in history that a nation has caught at the spiggot and leaked at the bung-hole.

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CHAPTER V

EDUCATION FOR BUSINESS

THE American idea of what constitutes success is not so well typified in what the parents are as in what they hope the children will become. The older people are usually frank enough to admit that they have failed, but the new generation has splendid promise in its eyes; and there is the consoling thought that it will succeed, that it will win.

Succeed in what? What is it that the average American cares to win? Is it honor, esteem, the love of mankind? Is it scholarship, right conduct, virtuous living, decent dying? Is it perhaps the happiness of others, the welfare of the state, the glory of country and race? There are those, to be sure, who seek such things. Noble ambitions, thank Heaven, are still to be found among us. But it would be idle to contend that the few who aspire to the stars, were more than a very small minority of our people. Every one knows that success with the great masses spells money. It is money that the new generation expects to win, and it is money that the parents want them to win.

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The boy will make it, and the girl, if she is not a goose, will marry it. They will get it in one way or another.

If this were not born in the blood, it would be driven into the head by our process of education. For what the children may miss at home is made up to them in the schools. Twenty per cent. of the present population of the United States is now in the public schools. In 1905 this percentage meant something like sixteen million children of eighteen years of age and under. Many of these school-children are presumably not old enough to select their own studies; but public opinion sees to it that the popular ideal is upheld and that they are taught "practical things." The old-fashioned notion that education was something of an accomplishment, something worth having for its own sake, seems to have almost disappeared. The self-made man, whose name is legion, rather sneers at the whole thing. He had no "book learning" and yet "succeeded," and if his children are to have it, then it must be of a kind that will "pay." What is education good for if it does not "pay"?

It is not surprising under such pressure, and with "practical men" sitting on the school boards, that all language should become a moribund study, and literature and history should be shelved for stenography or book-keeping or banking. That which is mere "culture" or mental training is not now desirable when compared with that which will lead directly to pecuniary

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reward. So year by year the older studies pass away, giving place to new, until at last we have manual and industrial training in the public schools that children may learn to use their hands and be able to fashion salable things almost before they know how to read or write or cipher.

It is the same tale higher up. The colleges and universities at one time cultivated the humanities for the sheer love of learning. Their primary object was to make the scholar in the exalted sense of the word. Learning was then a knowledge of principles, not mere useful information or some petty trick of thought or hand whereby money was to be made. For a long time the technical and professional schools which prepared for an occupation, were apart from the university proper. They are so yet in measure; but more and more each year the university is forgetting its traditions and is teaching a formula of gain—turning out money-makers, not scholars.

And yet there is still something to be said for the older education, still something of abiding worth in the classic languages, in philosophy, in literature, in history, in art. They contain, perhaps, no facts of present-day importance, nothing that could be turned at once into wealth. There is, for instance, no pecuniary value attaching to the facts in the *Iliad*, the *Divine Comedy* or *Faust*. Again there is no scientific value attaching to the histories of Herodotus or the *Meditations* of Marcus Aurelius, or even the plays of Shakespeare.

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As for the arts of past ages, many of them are dead to us in some respects. We do not know, for instance, whether the "Venus of Milo" is a Venus or a Victory, we are entirely at sea regarding the originals of many of Rembrandt's portraits, and the religious significance of Italian art, what it meant as worship, is now practically a closed book to us. The facts of all these things, the histories they told, the practical purpose of their original creation, have perhaps been forgotten, have passed away.

Why, then, do we still continue to study them? Simply and solely because they contain the imperishable quality of style. They are the models of perfect taste for all time, they exemplify the best methods of doing things. Titian's method of painting a portrait is just as desirable to-day as in Venetian times, but there is not a man living, nor has there been for two hundred years, that can approach it. The technique of the "Hermes" or the Parthenon "Fates" is, in its modernity, the despair of the modern sculptor. It has never been equalled. Just so with the *Odyssey* of Homer or the *Natural History* of Pliny. There is no epic poet or novelist to tell the tale like Homer, nor naturalist to write in the style of Pliny Of course, Pliny's science is all false as Homer's tale is all fiction; but their art was eternally true, their method was permanently sound. Theories and alleged facts, and even what is called scientific history, pass on, fade out, and are forgotten:

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"Art alone
Enduring lasts to us.
The bust outlives the throne,
The coin, Tiberius."

Is not this element of style in language, literature, and art, which teaches not the thing done so much as the manner of its doing, worthy of continued study? Is it not about the only permanent element in all the work of the world thus far recorded? And in teaching us taste and method in the present day, is it not still useful, still serviceable?

Our modern universities in their trend toward practical things, are teaching scientific facts, or hypothetical data, which are assumed to be the same thing. Style is something that is taught only in the classical course, which though still alive is slowly dying out. The science course is the more popular because it fits one to do things as soon as the student leaves college. The facts are immediately useful. But for how long do the facts prove serviceable? How long does a theory in geology or biology or chemistry or electricity or engineering last? After ten years, possibly the theorists have changed everything, reversed their own conclusions, and are going the other way. This is called "progress." A contradiction or a flat inconsistency is always proof-positive of the progressive mind.

And when in the history of science has it failed to

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prove contradictory and inconsistent? What laws of physics, of mechanics, of geology, of evolution have emerged unscathed from the search-light of the last twenty years? When the older theories are quoted by the ignorant laymen, does not the modern scientist smile and say something about our having "got beyond that"? One might be justified in saying that the teachings of science are little more than temporary makeshifts; and that its theories are merely working hypotheses of the moment. Certainly it would seem as though the element of permanency had no part in it, and the quality of universality was not within its keeping.

However, it is not worth while pushing this contention too hard or too far. There is no quarrel with scientific or practical teaching except as it may arrogate to itself undue importance. Its permanent value is perhaps factitious; but its temporary value may be considerable. It is only when it is enlisted entirely in the service of Business, aiding and abetting, even stimulating the money-getting mania of the day, that one feels like quarrelling with it. For the American, by natural inheritance, has keen enough instincts for the dollar, and needs no process of education further to sharpen his wits and shape his inclination. It seems at times as though an education in style that taught him how to use money after it was gained might be quite as useful as the education in science that teaches him how to gain it in the first place.

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We are not far from right in supposing that the scientific and "practical" courses in the colleges are superseding the classical or "cultural" courses. It is matter of common knowledge in those colleges and universities where both classical and scientific courses are offered, that the latter is the more popular, the one that is gathering in the majority of the students. And, moreover, by the system of elective studies now in vogue in all the colleges, it is possible for one to take a classical or arts course and yet, strictly speaking, get very little of either the arts or the classics. The elective system came into existence really as a means of defeating the required classical courses. By it a student was not only able to select what studies it pleased him to pursue, but to select those that ran along parallel lines with his future professional work. In other words, it was another aid toward something "practical." It is so regarded by the student at the present time; and that is why it is so popular in all the colleges.

To-day the electives offered in the ordinary college or university are something astonishing. The student may not only take courses in economics, biology, mineralogy, but also horticulture, forestry, sanitary engineering, naval architecture. There are whole "schools" or departments devoted to such practical things as electrical, mechanical, and mining engineering, to chemistry, architecture, ceramics, agriculture, textile work. These technical courses are avowedly put forth

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according to the United States Commissioner of Education "to increase the productive industries of a State." In addition to this teaching of the larger universities, almost every State in the Union has its separate college (supported by the State and also to some extent by Congress), established "for the benefit of agriculture and the mechanic arts." In these Agricultural Colleges there were enrolled in 1905, 54,974 students; and, if I read the Report of the Commissioner of Education aright, there were in that year only 82,629 undergraduates, men and women included, in all the classical or liberal-arts courses in all the colleges of the country.

But still more practical things, with immediate money results held up as a temptation, are offered by the Manual and Industrial Training Schools throughout the country. They have sprung up in amazing numbers within the last ten years, and self-made millionaires have endowed them lavishly, not to say extravagantly. Without doubt they are most commendable institutions, and, like the Agricultural Colleges, do a vast amount of good work. I would not be understood as undervaluing the services of any of these educational institutions. They all have their mission and make for good. But my primary object in bringing them into line, one by one, is to suggest how much more popular than any other is that good one that makes directly for the dollar. I wish to suggest that the whole stream of education is being gradually turned into the channels of trade, is being commercialized; and that colleges

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themselves, with all their tradition of culture, learning and "pure science," are fast becoming producers of the business man rather than the scholar.

To return to our Manual and Industrial Training Schools, there were in 1894, according to the Report of the Commissioner of Education, only fifteen of them in the country; and they had something like 3,362 pupils. In ten years, however, the number of schools had jumped to one hundred and six with 43,197 pupils. This is certainly a tremendous increase, and may be considered a reflection perhaps of the great material prosperity that visited us during those years. It was a fitting of the hand to the work immediately before it, a preparation for mercantile and mechanical pursuits.

One may infer as much regarding the large enrolment of pupils in the Business Colleges of the country of recent years. The courses of study they offer are not long—in some cases a few weeks, in most cases only a few months, are required to complete them. The average college devoted to business is emphatically a get-ready-quick concern. It turns out the stenographer, the typewriter, the book-keeper, the clerk, to meet a hurried and not too-exacting demand. For more than fifty years they have been in existence in the United States, and in 1904–05 there were 4,936 different institutions (colleges and universities included) where business was taught to 262,798 pupils. The regular Business Colleges outside of the universities had an enrolment of not less than 146,086 students.

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This three-months' institution and its patronage indicates a disposition of the people; but is, in itself, not very important, except as it has set the pace for the university. It has produced the clerk, but not the banker or the full-fledged merchant. There has not been enough of it to "fit a young man for the struggle of commercial life." So the universities have taken it up, and, being highly commended therefore by banking associations, seem to be carrying it forward with success. The Wharton School of Finance and Economy of the University of Pennsylvania, was established in 1881. The object of it was to furnish "an adequate education in the principles underlying successful business management, and in the principles of civil government." The course now extends over four years, and includes banking, accounting, business law and practice, general politics, journalism, sociology, economics. The success of this school soon opened the doors of other institutions, and we now have the mercantile and commercial department in such universities as Chicago and Northwestern, and such State universities as those of California, Illinois, Indiana, Michigan, New York, Vermont, Wisconsin and others.

Here are not only straws, but whole fields of grain that show which way the wind is blowing. The appetite for business seems to grow by what it feeds on, and the training in business at the university is but a sharpening of the teeth for the increased appetite. Was it Mr. Huxley who said that "sooner or later everything

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resolves itself into a matter of finance"? Certainly with us there is a trend, not only toward mercantile things, but a growing disposition to think in mercantile terms. Even our great professor of psychology, Dr. James, is prone to talk of "the cash value" of a certain quality of brain, and "does it pay" is heard from the pulpit as often as from the professor's chair. The plain truth is, that colleges, universities, and education in general, are fast becoming commercialized in accordance with the leaning of popular thought. Even the professions are now conducted on business principles, and with a lively sense of the pecuniary rewards to be gained from them.

The representation in the different professions, as regards the number of students in each, is given below; the figures being taken from the Report of the Commissioner of Education for 1905. The figures for law are misleading because they represent only the students in law schools. There are many more students who study in offices and enter the profession by examination before courts than through the universities. A conservative estimate of law students would be not less than 30,000 in the year 1905:

Theology, number of students in 1905	7,411
Law (Report of Commissioner of Education, 14,714)	30,000
Medicine	25,835
Dentistry	7,149
Pharmacy	4,944
Veterinary Medicine	1,269

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From 1888 to 1899 the percentage of increase in each of the professions was as follows: [1]

[2] Theology	24 per cent.
Law	224 per cent.
Medicine	84 per cent.
Dentistry	380 per cent.
Pharmacy	31 per cent.
Veterinary Medicine	17 per cent.

If these figures are compared with the estimated average salaries paid in the professions, as given in Chapter III of this book, it will be found that the greatest movement is toward those professions that pay the most. This may be a mere coincidence, but it looks very like an ordinary case of cause and effect. And there are people, a-plenty and to spare, who can see nothing undesirable in it. They have come to regard the professions as merely uncapitalized industries, occupations that are pursued for a livelihood only. Perhaps they are right, and they are certainly aligned with the modern spirit; but there are a few old fogies who do not agree with them. Let us see if there is not some reason for dissent.

[1] Butler, *Education in the United States.*

[2] This is probably an error, or else the candidates for the ministry have fallen off very rapidly in the last half dozen years. Professor Burton, of Chicago, I am informed, reported to a recent meeting of the Religious Education Society that there were 1,000 fewer clergymen to-day than ten years ago.

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CHAPTER VI

COMMERCIALIZED PROFESSIONS

It is not to be supposed, and it has never been contended, that those in professions should forswear all pecuniary reward, should live in the rarefied air of the ideal, and take no thought about money for the morrow. Such a contention would be absurd. The professional man is entitled to his fee or salary just as the laboring man is entitled to his wage. He could not exist without it. But, to reverse the statement, it never was supposed, until recently, that a man should or would go into a profession just for its fees, merely for the money he could make out of it. Such a course was not only considered despicable morally, but ill-advised practically. The professions were callings that demanded consecration to high aims, to noble purposes, to self-denials; and any one who thought to make a mere business of them was looked at askance as being either a fool or a knave.

But if we have not "changed all that," we have certainly modified it in these recent days. The old ideas still obtain with many. There are teachers, as there

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are preachers, who believe themselves "called" to their work, people who think little of pecuniary reward, who live humbly and deny themselves pleasures that they may help others, uplift humanity, support the state, and build for the glory of God. And they have some reward in this life, too, though it be not in money. The community at large respects and honors them; the community sorrows when they have gone, and points with pride to the example they have set, the good that they have done. Every one in every city and village of the land has known, and still knows, such types, for they are still abundant. But I wonder if he does not know, also, the up-to-date teacher or preacher who is perhaps as much concerned with and about his salary as about the minds or the souls of those under his guidance. I wonder if this man who stickles for his immediate reward in coin of standard value, and more of it from year to year, is not a growing quantity in our country. It is almost incredible that one should go into the ministry, or even a professor's chair, for the purpose of getting "a fat salary"; but is there not a shrewd suspicion abroad that some do that very thing? It is not a thought that makes one any the happier for the thinking; but the spirit of the times thrusts it upon us.

Regarding the other professions we can be more reasonably certain. The increased growth in the dental and medical professions suggests that there is something besides honor and glory to be gained from them.

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The stories told of the fabulous fees demanded and received in these professions (for instance, a thousand dollars for filling the teeth of a visiting prince, and several hundreds of thousands for a year of medical attendance upon a Pittsburg millionaire) give a hint of something more; and perhaps attract young men to them. To be sure, the great pecuniary successes in either medicine or dentistry are almost as rare as in literature; but youth never doubts but that it is to be the shining exception, and excel all others. That there is a growing appreciation of the value of money in these professions there can be little doubt; and the modern motto of charges, "All that the traffic will bear"[1] is now applied almost as readily in a physician's or a dentist's "parlor" as in a freight-agent's office. This practice of charging according to a patient's ability to pay is not only a settled custom, but one that is openly defended. The defence is that "the responsibility is so much greater" in the case of a millionaire than a mechanic. But the physician's best effort is expected in every case; and when the patient dies, what earthly good does it do to hold, or try to hold, any one "responsible"? With the same defence a barber could justify himself in charging five dollars for shaving a Vanderbilt, or a shoemaker fifty dollars for shoeing an Astor. The truth is, the laborer, whether physician or mechanic, is

[1] The phrase has a technical meaning in railway transportation, but it has been distorted by common usage to mean "all that one can be made to pay."

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entitled to his wages, and no more; it being wholly immaterial and irrelevant who hires or who pays. Making a person pay according to his ability is a practice borrowed from highwaymen, and it loses little of its outrageous quality when applied by the legal and the medical professions. The practice was adopted, of course, that the practitioner should get more money out of his profession. That is precisely the point of my illustration—the growing desire for money, even in the professions.

Aside from those who are strictly within the spheres of their professions, there has been a great business established in both medicine and dentistry by the quacks and the sharpers. One has only to think of the enormous trade in patent medicines, every one of them more or less of a swindle, to appreciate what good ground for tilling, the avaricious and the sordid consider the profession of medicine. In dentistry there is the same story. Painless extraction and five-dollars-a-set teeth are flaunted in letters of gold from the second-story windows at almost every street corner, by practitioners who are trying to outbid others and get rich quick. This is not only a cheapening of the profession to a business, but a reduction of the business to an auction-shop grade.

As for law, it is fast passing, if it has not already passed, into a mere money-making occupation. The members of that profession admit as much. To be sure, the older traditions still survive there as in the

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ministry. There are trials in court where silken gowns are worn, and learned charges, great speeches, brilliant sallies of wit are delivered. The etiquette and something of the literature of the law are still in evidence. But every one knows that the great volume of "law practice" is done now, not in court, but in offices, behind closed doors; and that much of it is enlisted in the service of corporations. The lawyer promoter is abroad in the profession, and the stories of his charges, or demands, outrank those of the medical specialist. The difference between a firm of lawyers of this type and the average firm of Wall Street brokers is not very apparent, save that the brokers charge a regular commission and the lawyers charge whatever they can collect.

If there were any doubt about the commercializing of law and medicine it might be dispelled by the influx of Jews into those professions. Of course, there are various grades and kinds of Jews. Some of them are very respectable, of high standing socially and professionally, excellent lawyers and physicians. Every one respects such types in whatever calling they are found, for they are among our best citizens. But they are the exceptions. When there is a marked rush of many members of the race into either a business or a profession it is very difficult to convince people that there is not some direct pecuniary reason for it. The Jews, as a class and as a race, have not spent their days working for the state and the people. Their reputation

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as money-getters is too well established to be easily shaken off; and when they take up with a profession like the law, there is the suggestion of expected rewards in hard cash rather than in credited glory.

There is another profession that the Jew has helped to turn into a business, though before him it had been somewhat degraded by true-enough Americans. I refer to journalism. Time was, and not so long ago at that, when an editor was a champion of the people's rights, a moulder of public opinion, a guide, a teacher, a leader. His calling was as distinctly marked and mapped out as that of the professor or the clergyman; and his power was perhaps greater than either of them. He was seldom a wealthy man, seldom a mere mouthpiece of the counting-room downstairs, seldom a man editing his paper in the interests of its circulation. He often took the trust reposed in him most seriously, shouldered his responsibilities to the community, worked hard all his life, and died in his editorial chair, a man respected, and a force for decency and righteousness.

But how now? What responsibility is accepted by the editor of the average metropolitan daily, except the obvious duty of making possible a large return on invested capital? What sort of a guide, teacher, and leader is to be found at the editor's desk of the average yellow journal, daily or weekly? The proprietors, through their editors, talk glibly to Labor of its "rights"—meaning money-rights; and they denounce trusts, corporations, and millionaires as octopuses and

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financial buccaneers; but what about their own trust methods and the millions that they themselves have amassed? They blow hot and cold with equal facility and, ostensibly, they are the absolute servants of the people, defenders of the rights of the poor and the oppressed, loud criers for justice and equality; but if the justice they demand for others were meted out to themselves they would not survive its execution. For there is not a more far-reaching influence for evil in our Western civilization than the sensational newspapers. There is not a thing that is foolish or mendacious or impure or indecent that they will not do or say to increase their circulation. They are makers of money, and not in the least bit scrupulous as to how they shall make it. If they could be made to consume their own smoke, or swallow their own poison, no one would worry himself very much about it; but, unfortunately, they are not a negative but a positive evil. All the churches and colleges and schools in the land cannot build up again what they have pulled down. They have done more harm to common decency and common-sense in these United States than can be repaired in a century to come.

These may seem "wild and whirring" words, but they are not wild enough. Neither are they at all new. They have been repeated many times and with good reason. For the daily newspaper—that is, the average sensational paper of which we have enough and to spare in every city—is a force for evil from its very

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start. Let us state it economically and sociologically thus:

1. It is a destroyer of the forests (and they are fading like snow before the sun) through the demand for wood pulp in making paper. The press is voracious and insatiate in this demand, and it uses twice as much pulp as there is any necessity for using because fully one half of almost every newspaper is superfluous.

2. It is a destroyer of good labor, since there is nothing permanent about the product, nothing that lasts more than twenty-four hours. Like the flowers of the rich, so abundantly berated by the economists, the newspaper is speedily flung into the ash barrel—that being the only resemblance between it and flowers—and the daily labor of, say, two thousand men is practically lost.

3. It is a destroyer of good morals, good taste, good sense, and good language. This needs no argument. We have only to look about us to see the pernicious effect of the yellow-journal habit on young and old alike. As a corrupter of morals and manners it is about the most active agency we have ever known in this country.

4. It is a destroyer of decent towns because most of the pestilential, smoking, smouldering dump-heaps that surround our cities are made up of the cast-away newspaper; and most of the unsightly litters along fences, side-walks, and gutters are composed of newspaper refuse. Even in its death it manages to leave a stench in the nostrils and a sore in the eye.

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Yes; there are good newspapers—a great many of them; but they do not reconcile us to the evil done by the bad ones; nor do they invalidate the conclusion that commercialism has the profession of journalism by the throat. The first, last, and only reason for the existence of the yellow journal is that it pays. The love of money is the root of the evil; and getting it by hook or by crook is the aim and purpose of every one of the colored irruptions. Even the best papers of the day are not free from the influence of the counting-room. They are profitable enterprises; and in a way it is a satisfaction to know that they are, to know that decency still pays here in America; but the deadly fear that is growing at the heart of every one of them is that they do not pay enough. Year by year the more conservative journals change their tactics, sell out to more radical owners, or drop out of sight. It is not necessary to give specific instances of this. Every newspaper reader in the country has an illustration in mind. He knows and perhaps deplores the great change that has taken place because he feels that it is a distinct loosening of our mental and moral grip.

The swift degeneracy of the press, which began some years ago, was not without its effect upon our periodical literature. The ten-cent magazine soon came into existence, and its vaporizings about its "enormous circulation" (an advertising trick borrowed from the newspapers) quite overset the equilibrium of the more staid publications. Even the best of the older illus-

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trated magazines wavered and trembled. There was a hasty overhauling of the "table of contents," a great rush into shorter, more numerous, and more popular articles, a doubling and trebling of illustrations and a bid for attention with colored covers and "catching" advertisements. The price went down, the short story went in, and the serious article went out. All of which was no doubt considered by the magazine publishers as a proper concession on their part to changing public opinion, a keeping abreast of the times, an indication of progress and liberality. But in reality the magazine publishers were doing then just what the newspaper publishers did before them. They were publishing down to the level of the great masses, bidding for more subscribers, increased circulation, more money.

Similar conditions obtain to-day, though most of the higher-priced magazines have righted themselves and are once more appealing to the reading as well as the picture-looking public. They still take an interest in their circulation, be it understood, but they have found out that a small circulation among the influential and moneyed class pays better than a large circulation among the impecunious masses. It is not the price received for the magazine that counts the most, but the price that may be charged for advertisements. Naturally, advertisements circulated among well-to-do people will bring more returns to the advertisers than those sent out to poor people. However, we need not pursue the motives of the publishers into the last ditch. That

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respectability in magazine publishing pays is again matter for congratulation, not reproach.

Of course, the ten-cent magazines continue to flourish, and each year sees a new crop of them springing up. They are purely commercial ventures, and are not very different from the newspapers with the colored supplements, save that they are issued once a month instead of every day. And, of course, the magazine with a purpose and a history continues to exist. There is still a demand for serious publications, and there is no suggestion that "literature" has been totally eliminated from the magazines. There is a suggestion, however, that magazine publication as such has joined in the pursuit of the dollar.

This is quite as true, and perhaps in as great a degree, of book publication. There are volumes accepted and published to-day, by the best of publishers, that never would have stood a ghost of a chance of seeing the light twenty years ago—volumes published solely because they would sell. Almost anything that will pay can find a publisher; and, negatively, almost anything that will not pay will fail of finding a publisher. Abstractly considered there is little to find fault with in the latter proposition. No one can expect a publisher to lose money in his business. Such proceedings, if continued, would soon put him out of publishing altogether and into bankruptcy. As a business man he has to study the public demand, and keep an eye on the items of profit and loss. But there it is again. The picking

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out of those books only that will pay is a commercializing of thought which cannot have other than a depressing effect. For the wish of the publisher for a paying book is almost immediately reflected in the writer. No author wishes his publisher to lose money on his account, and so, perhaps unconsciously, he tries to write books that will sell. He may not be consumed with a desire to write a "best seller" among the novels; he may merely wish to write, in a more popular style, a book of history or ethics or art; but in the end he compromises with his ideal and weakens his work. His "message," when it finally emerges, is so prettily put to please the public that its force is gone. Instead of a spirited piece of writing there is only that empty formula—a popular book.

The writer of to-day, whether author, magazine-contributor or journalist, almost always has to compromise with his hope or expectation. He writes not what he would, but, three times out of four, what an editor or publisher suggests. The journalist who receives an order to write up a certain thing is usually told what to say and how to say it; the magazine articles—three out of four again—are usually ordered in the same way. The majority of present-day writers are producers of "copy." They write to order, write up or down to illustrations, alter and amend their work under the editorial blue pencil; and in the end possibly have the mortification of seeing their article in print, *minus* the head or tail, owing to the exigencies of the

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printer's forms. The illustrator's work is of a piece with this. His art is a series of compromises from beginning to end, and in the final result the work that bears his name may come out a series of ink blotches thanks to the hurried processes of the cylinder press.

It is proper to say that not all of this is due to commercial requirements. The editor thinks he is actually producing better literature by his supervision, and three times out of four he thinks aright. As for the printer, poor devil! he is probably doing the best he can; and he, too, has his compromises and limitations. But when all is said, and the proper allowances are made, there is the desire of the editor and the publisher to give the public what it wants, to cater to its tastes, to increase sales, and to make a financial success. That desire is by no means the most lofty, nor again is it the most despicable of human aspirations; but it does not conduce to the production of the greatest literature, nor the finest quality of art. Its tendency is to turn the library and the studio into a counting-room, and to weigh everything by the dollar standard.

One might go on and suggest that the architect, the painter, the sculptor, the singer, the musician, the actor, the lecturer, are each and every one of them trammelled by considerations of a pecuniary nature. The sculptor and the painter are perhaps freer than the others, and do more starving in consequence thereof; and yet we all know people in both of those professions who have made shift to compromise with

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Mammon—have been forced to do so. The architect can no more escape the financial aspect of his building than the contractor who is building it; nor can the actor escape the workings of the box-office no matter what may be his art. It is almost absurd to talk about the traditions of art in connection with the theatre of to-day. In New York, the control of the stage has passed into the hands of the Jews, and every one can draw his own conclusions as to whether it is controlled in the interests of art or money. It is no better elsewhere in the country. The trail of the dollar is over it all.

Nor need one go to the college lecture-room or the laboratory of the scientist seeking for that rare article, "pure science." There is little of it left; but in its place we find a great deal of applied science. Of course, the application is made to something that will pay. If an Edison or a Bell or a Marconi hits upon a happy thought it is quickly incorporated, capitalized, and put upon the market. What is the use of thinking up something new if there is no money to be made out of it? What a foolish person was M. Curé, who discovered radium and handed over his discovery to the world without getting a sou for it! Why, he might have made a fortune out of it! Quite true. Galileo might have patented the roundness of the earth, and Martin Luther should have copyrighted the Reformation; but, poor wretches! they never made the price of a pair of shoes out of their discoveries. Instead of

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money one got jailed, and the other was excommunicated. And still there are people weak-minded enough to think that they left the world a little better than they found it, though they left it no money.

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CHAPTER VII

"DEVELOPING" THE COUNTRY

THE statement will probably not be disputed that what we have of material wealth has been taken out of the land, in one form or another. It is an elementary truth that the earth is the only original producer. Everything of value in our country has been mined, cut, grown, or found somewhere or somehow. We may transmute or transform it by our hands or our machinery, but for the materials themselves everything harks back to the land.

And such a land! The sun never shone upon a fairer, a richer, a more productive one. By virtue of favorable climate and an abundant rainfall it has vast agricultural areas of almost unlimited resources. All kinds of produce can be grown. There are belts that yield cotton, cane, rice, wheat, corn, oats; there are meadows for grass, rye and barley, uplands for fruits and vines, and wide plains for cattle, horses and sheep. Out of the mountains come gold, silver, copper, iron; out of the valleys come coal and oil. For more than a hundred years there has been an uninterrupted cutting of the forests, yet there is still timber; and for a longer

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time a harrying of the fauna, yet there is still game. It has been, it is yet, a land of plenty, and all its paths have dropped fatness.

This was our inheritance from our fathers. Neither we nor they made it. Strictly speaking, it was already made, and about all that we did originally was to enter upon it, to take possession. We were fortunate in finding it, and all our self-accredited cleverness and energy would have availed us little if we had not chanced upon a fair domain. That we improved the inheritance in some ways is true. The land has been broken and made to yield crops. Great wealth has come out of this tilling of the soil, and the wealth has been rightly and properly gained. No one finds fault with such development in principle, though one may flinch over some of the methods. In the main, it was not only necessary but highly commendable energy.

Unfortunately, the forests, the mines, the waters, the mountains, and everything in them from a fish to a fur-seal, from a California redwood to an oil-well or a coal-mine, have been "developed" also; which is, perhaps, not so altogether praiseworthy. For there is such a thing as developing resources off the face of the earth to our present gain and our ultimate loss. It is a familiar lesson often set forth in fable. One can get warm by burning down his house, but it has never been thought a wise action; and a people may get rich by flaying their land, and selling off its natural resources to the highest bidders, but it is a very short-sighted policy.

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Now of these two kinds of development let us understand that one of them is unquestionably right. Wherever the land is tilled, and by man's exertions two blades are made to grow where none was before, there is value made and money properly earned. Farming, stock growing, horticulture, and all the varied industries growing out of them, constitute production by man's exertion. The utilization of this production by the consumption of the increase, a restoration to the land of what has been taken from it, or an equivalent; in short, development by betterment of the original "plant," are not only rightful, but laudable doings. Rightful, too, is the building of houses and cities, the construction of roads, bridges, railways, water-ways, harbors. All this is putting back something of value and use in place of something taken away; nay, more, it is a creation and a conservation of wealth. In connection with it a reasonable use of timber, minerals, stone, oil, coal, is not only proper but absolutely necessary. No one is foolish enough to argue that no tree shall be cut, or gas-well tapped, or coal-mine opened. A rational utilization—a taking of what is needful—is not an act open to criticism.

It is a pleasure to think, and to say, that much of this right development has been carried on in the United States, and that the disposition to increase it is perhaps growing with each new year. Of course, some of it has been improperly done, and the destruction thereby has been something enormous. The settler,

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about whom so much picturesque nonsense has been written—the settler who has so much difficulty in remaining settled for any length of time—is at heart a slasher and a smasher with small regard for the country where he takes up a claim. He usually hacks away the timber, fires the whole mountain side to make better pasturage, breaks more ground than he can till, muddies up all the streams, and gives back to the soil a board shanty and a line of barbed-wire fence. Perhaps in a few years the country has become too civilized for him, and he moves on farther West, to repeat the performance, leaving the ground to run to weeds, and the possession of the board shanty to the Eastern mortgagee.

Besides this type there are plenty of make-believe settlers scurrying about the country, taking up lands on speculation; and plenty of companies selling farms on a map, with a brass band accompaniment, that have no idea of conserving or rightly developing the land. The Pacific slope, with its irrigation schemes, has been the stamping-ground of land "boomers"; and the most conspicuous example of their methods in recent years has been the Salton Sink scheme in Southern California. Owing to haste and bad engineering it turned out disastrously. The Colorado River, tapped for irrigation purposes, got beyond their control and rushed in upon the Sink, turning it into a great sea. As a result there has been not only a loss of land to water, but complaint from New Mexico to the Pacific

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Coast, that the new sea has changed the fine dry climate of all the bordering states.

Perhaps this kind of blundering in the early stages of a country's development is inevitable. Havoc and spoliation seem always to have been the forerunner of civilization. Every frontiersman of whatever name or nature—pioneer, settler, woodsman, miner or cowboy—is lawless and reckless in his expenditure of the natural wealth. He takes what he pleases, cutting out the tenderloin and throwing the rest of the carcass away. As for preserving anything he has neither the time nor the inclination. He is a Vandal, and tears down with no thought of ever building up.

Yet his depletion of the natural domain, wanton though it may be, is slight compared with those who follow after him. Slash as he will with axe and fire, nature can make repairs and cover up his depredations. But what about the depredations of the organized bands, the promoters and business men who, in the name of "development," enter with the determination to wrench everything of value from the country and sell it for what they can get? What about their wholesale flaying of the land?

It is well to recognize the fact that while certain products of every country can be grown again, if by any chance the supply runs short, there are other products, called natural resources, that cannot be restored. Everything in agriculture is capable of reproduction; but oil, coal, minerals, large timber, are laid down once

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and taken up only once. When used they are forever after practically useless. Therefore any wasteful employment of them means not development, but destruction. It might be thought that a recognition of these facts, with a knowledge that the supply is not inexhaustible, would give men pause in their use of such resources, that they would use them economically and with great reserve. But, no. Their very value has been their undoing. Their spoliation by large business concerns has been going on persistently for years, and in some fields they have already been exploited to exhaustion. This is our second kind of "development" —the kind that is just as unquestionably wrong as the first kind is unquestionably right.

Perhaps the most obvious instance of a looting of national wealth is to be found in our forests. They have been slashed by the axe and eaten out by fires until little of them is left. The shooting of the buffalo was not more wanton, nor more sordid, than the annihilation of the white pines. They vanished almost before we knew it, so fierce was the onslaught. Since then all the conifers—the yellow pine, and the redwood especially—with the hard woods, have been toppling and falling in the name of business and for the sake of the dollar. Every one has his own personal experience to narrate concerning the felling of the forests. My own would only heap up an already overwhelming testimony. There are many who witnessed, as I did, the destruction of the great forests of Minnesota and

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Wisconsin, and since then they have seen the slashing going on in the Middle and New England States, in Canada, Georgia, Montana, California, Oregon. It is the same story everywhere. Title to timber lands has fallen into private hands, oftentimes by methods that will not bear the light of day; and nothing will answer but the trees must fall, be stripped for telegraph poles or railroad ties, be sawed up into flooring, scantling, and lath, or ground into pulp, to be consumed eventually by some settler, corporation, or newspaper.

Mr. Gifford Pinchot, Chief of the Forest Service, has recently estimated that our timber supply would be exhausted in twenty years. He thinks something can be done to put off the famine a few years by reforestation—the planting and growing of new forests; but this is, of course, a very slow process, with a long cry to maturity. Something has been done in the last dozen or more years to stop the havoc by the creation of national parks—timber reserves under government control. At present about one-fifth of the still-existing wooded area of the country has been reserved, all of it lying west of the Mississippi. For this action the government is to be thanked, but there is still the regret that it did not come sooner. One of the stable doors has finally been locked, but the best horses had already disappeared, and four-fifths of those left are sure to follow the outward trail.

There are severe losses attendant upon this destruction of the forests quite aside from the prospective

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scarcity of timber. I do not mean moral or æsthetic losses, for they are felt only by the few; but material deficits that affect every one alike. There is a lessening in the rainfall with the passing of the forests, a growth of the desert land area, a change in the climate. Still further, there is a deficiency in the water supply of the rivers and a consequent check upon navigation. The Mississippi is a fair enough illustration of this. In 1868, when the great forests at the head-waters of the river were still intact, the river itself was a true "Father of Waters," clear as a mountain lake, and deep enough for three-decker steam-boats to run up as far as St. Paul. The snows that fell during the winter in the dense forests were protected, lying under the trees, from the warm spring sun. They melted away only by slow degrees, and it was June before they were entirely gone. A medium stage of water in the tributary streams was thus maintained through July and into August. The river in those days was a thing of beauty as well as a broad highway.

But now what? The forests have gone, the winter snows fall and accumulate on the exposed areas, and with the first warm sun of March, they perhaps all melt and run off in a few days. Muddy torrents rush down the tributary streams, the Mississippi receives them, swells enormously, expands into a "spring freshet" that tears and wrenches the valley from St. Paul to New Orleans, drowning out and destroying villages and towns on its way to the sea. When the wild flood has

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passed there is a collapse. Receiving no constant supplies from the tributaries, the river dwindles to a shallow stream. That is substantially its condition to-day. The large steam-boats no longer come and go upon the upper waters, for the river has now little more than two-thirds the water it had in 1868. And the Mississippi is merely one of the many streams that have been thus perverted. It is not the exception.

The great coadjutor of the lumberman in destruction is the miner. He has always been after something down deep, and has never cared a rap about what damage he inflicted on the surface. The Forty-Niners in California—the Argonauts—are illustrative of the whole tribe. They turned streams and rivers from their courses, forcing them to break new channels through forests and down valleys, that they might gather gold in the drained beds. The digging, the ransacking, the turning things awry by these men was something extraordinary, considering the fewness of their numbers and their lack of machinery. California still bears the scars of their invasion. And yet these were children in their capacity for destruction compared with the organized bands who came after and took up hydraulic mining. With streams piped down from the mountains, gaining terrific force by their fall, the new miners blew hills and valleys and the sides of mountains to pieces in the search for gold. Happily this kind of mining was stopped some years ago by State statute; yet in California and Oregon one can still see where hundreds

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and hundreds of acres have been ruined by it—the black loam of the surface being turned under the clay and gravel by the hydraulic blast. In those fair cut-throat days any camp of miners would have blown a whole county into the Pacific Ocean to gain fifty dollars in gold.

Mining under any circumstances is more or less destructive of the surrounding country. In Arizona they blast the top off a mountain as cleanly as though the forces of Colima were under it; and in Montana and Colorado they do substantially the same thing. Even the coal-miners have a way of scattering the black death up and down their diggings. The sluicing and drainage of the mines are carried into the lakes and rivers, the fish die, vegetation withers along the streams, the whole country side looks black and palsied. And with coal-mining comes up again the terrific consumption of something that can never be replaced. It is estimated that fifty years will see the end of our anthracite; but that gives no one more than a momentary acceleration of heart action. Every engine in every power plant in the Eastern country is burning it just as fast and furiously as it can. Forced draught, shifts of firemen to run night and day, picked coal for greater steam are at work, as though the actual desire were to see how much can be consumed in a given time. With bituminous coal the figures must be trebled or quadrupled. One ocean steamer alone (the "Mauretania") swallows a thousand tons a day, and the countless furnaces of the mills and

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factories throughout the land consume in the neighborhood of three hundred millions of tons a year. Surely at such a rate the day of our reckoning is not far off.

And how long is our iron and petroleum to last? Natural gas, under the mad extravagance of its use, and the imbecile waste of it in mid-air, soon gave out; but what reason have we to suppose that oil will continue to flow without ceasing forever and a day? As for iron, it is estimated that there is not enough to last for more than sixty years at the present rate of consumption. What is to be done by those who come after us no one knows or seems to care. It is vaguely suggested that "they" will discover something to take the place of iron before that. It is possible; but that does not make our conduct any wiser, more economic, or more thoughtful. We are recklessly consuming, and allowing others to consume with us, what can never be replaced.

And arguing just a moment from the government-ownership standpoint (and we may all come to it eventually, willy-nilly), why should a controlling corporation be allowed to pipe out and ship around the world in tank steamers a natural product like oil, selling it to foreigners wherever possible in competition with Russian or Indian oils, when no man living can say if we shall have any for our own use a twelvemonth hence? Why, again, should enormous steel corporations be allowed to buy up and mine to extinction all the iron mines of the land that the present generation may

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gain a fabulous wealth? Are these acts different from the consumption of the forests over which every coal, iron, and oil man holds up his hands in horror? Is not this substantially a killing of the goose that lays the golden egg—an unhallowed eating, drinking, and merry-making antecedent to the morrow's dying?

Oh! but our genius for "development" must be allowed to run its course unhampered. The wheels of progress must not be interfered with, nor present prosperity frightened from its perch. The quarrymen who, until recently were engaged in blowing the Palisades to pieces under the very nose of New York, or those individuals who are now doing their best to wreck the Highlands of the Hudson, are "practical" men; and all "practical" men argue thus and so. They are all "developing" the country, making "business," furnishing employment to the poor down-trodden laboring man. The skin-hunters who shot the buffaloes and sold their hides for two dollars apiece, the men who are now trying to exterminate the seal herds in Alaska and the elk and moose in Canada, with the people in the Northwest who are hoping to spear, dynamite or otherwise kill all the salmon in all the rivers and pack them into tin cans, are making "business" and furnishing employment in the same way. The inhabitants of the Atlantic States are now beginning to feel some scarcity in the supply of what is politely called "seafood." Fish are no longer so abundant as they were. Perhaps that is because some years ago Business with

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a tank steamer and a purse net caught and ground up into oil the small food fishes in the near Atlantic waters. It is feared that there will be a scarcity of supplies in other fields if Business is allowed to go on progressing and "developing" as it pleases.

Happily this fear is not confined alone to the bosom of the college "mollycoddle." The President of the United States has recently sent out a letter to all the governors of the States, calling them together for a conference in Washington. The reason for this conference had better be given in Mr. Roosevelt's own words:

MY DEAR GOVERNOR:—The natural resources of the territory of the United States were at the time of settlement richer, more varied and more available than those of any other equal area on the surface of the earth. The development of the resources has given us for more than a century a rate of increase in population and wealth undreamed of by the men who founded our Government and without parallel in history. It is obvious that the prosperity which we now enjoy rests directly upon these resources. It is equally obvious that the vigor and success which we desire and foresee for this nation in the future must have this as its ultimate material basis.

In view of these evident facts it seems to me that it is time for the country to take account of its natural resources and to inquire how long they are likely to last. We are prosperous now; we should not forget that it will be just as important to our descendants to be prosperous in their time as it is to us to be prosperous in our time.

Recently I expressed the opinion that there is no other question now before the nation of equal gravity with the question of the conservation of our natural resources, and I added that

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it is the plain duty of those of us who for the moment are responsible to make inventory of the natural resources which have been handed down to us, to forecast as well as we may the needs of the future, and so to handle the great sources of our prosperity as not to destroy in advance all hope of the prosperity of our descendants.

It is evident that the abundant natural resources on which the welfare of this nation rests are becoming depleted, and in not a few cases are already exhausted. This is true of all portions of the United States; it is especially true of the longer settled communities of the East. The gravity of the situation must, I believe, appeal with especial force to the Governors of the States, because of their close relations to the people and their responsibility for the welfare of their communities. I have therefore decided, in accordance with the suggestion of the Inland Waterways Commission, to ask the Governors of the States and Territories to meet at the White House on May 13, 14 and 15 to confer with the President and with each other upon the conservation of natural resources. . . .

The matters to be considered at this conference are not confined to any region or group of States, but are of vital concern to the nation as a whole and to all the people. These subjects include the use and conservation of the mineral resources, the resources of the land and the resources of the waters in every part of our territory. . . .

Facts which I cannot gainsay force me to believe that the conservation of our natural resources is the most weighty question now before the people of the United States. If this is so, the proposed conference, which is the first of its kind, will be among the most important gatherings in our history in its effect upon the welfare of all our people. . . .

It remains to be said that Mr. Roosevelt's letter has met with little comment in the papers and practically

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no response from the people. The "practical" men of the United States want no nonsense about the "conservation of our natural resources." They want the resources—those that are left. And it is not at all unlikely that they will get them.

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CHAPTER VIII

WASTE

THIS matter of the spoliation of the country's resources is not to be dismissed with a few pages of casual comment. There remains something further to be said. The destruction is more appalling in its volume than has been suggested. Everyone knows, in a general way, that our great national iniquity is waste, but few appreciate to what an extent it is carried. The virtues never yet flourished in times of prosperity; and it is now some years since we cultivated, or even had a speaking acquaintance, with the virtue of saving.

The use of resources is, with us, almost always accompanied by waste—the throwing away of unused portions. It is this extravagance that the housekeeper quarrels over, the economist writes against, and the elders of the family denounce in terms of warning. But great as is the squandering of substance in consumption (and I shall have to refer to it again), it is not so outrageous as the reckless expenditure that goes along with original production—the getting out, or the growing of the materials themselves. To be specific, let us go back a moment to the destruction of the forests.

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If we take the word of the government experts in the Forestry Department, we shall believe that less than fifty per cent. of the timber cut down is carried away or made any use of whatever. The larger portion is allowed to rot on the ground or be consumed by forest fires. This sounds almost incredible, but it is truth, based not only on the estimates of the Forestry Department but on the experience of those who have seen the destruction going on for all these years. Indeed, the lumber companies themselves cannot, and will not, deny it. The forests have been "culled," not cleanly cut off. The lumberman takes only the choice trees, and only the choicest portion of each tree. It is the old trick of cutting out the tenderloin and leaving the rest of the carcass to the wolves.

This is something not only of the past but of the present. It was done forty years ago and it is being done to-day.[1] Add to it the further evil of breaking down smaller trees by the careless felling of the large ones, or their destruction to get them out of the way in felling, and we have waste in its most flagrant form. The smaller trees, the discarded tops, the high stumps, even the "wind-fall" timber, could all be worked up into merchantable lumber, or at least used for skid poles, road building, wood fibres, or wood distillation; but it is destroyed by fire or allowed to decay. The

[1] See "Waste in Logging Southern Yellow Pine," by J. Girvin Peters, in *Year Book of Department of Agriculture*, 1905.

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lumberman will tell you that "it doesn't pay to bother with it"—by which he means that it is not a get-rich-quick enterprise like taking away only the picked timber from a very large area.

This improvidence belongs quite as much to the miner as to the lumberman. Professor Holmes of the United States Geological Survey has recently spoken of "the enormous waste of the fuel product of the country on account of the rejection of low-grade fuel." He has declared that not less than fifty per cent. of the natural coal supply is left underground and buried under refuse. In all the mines a great quantity of low-grade fuel is rejected and only the high-grade taken out. In one instance, given by Professor Holmes, in the mining of a twenty-five-foot vein, only four feet out of the twenty-five were mined. "Once the work on a mine is abandoned, the low-grade coal left behind is lost permanently."

Here is the same old performance again of cutting out the tenderloin. The coal-mining States are all doing it; they are taking out only coal of the first quality and covering up, or at least rendering inaccessible, the lower grades which could be profitably used for heat, light, and power. At a recent meeting of the American Society of Mechanical Engineers, Mr. F. E. Junge, of Berlin, in a paper on "The Rational Utilization of Low-Grade Fuel," said that it was "a matter of political prudence for a nation to exploit the low-grade fuel-materials of the country, such as peat, dust coals,

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and refuse, instead of wasting anthracite and coke; and to reserve the latter coals for more profitable and important uses in the metallurgical and other industries." Iron and steel, for instance, depend on anthracite, coke, and charcoal for their production; but it is not necessary that every gas plant or power-house or tramp steamer should burn the higher grades of coal. The engines of the Pennsylvania Railroad consume 40,000 tons of high-grade coal a day, and no doubt better results in running a fast train to Chicago are obtained with it; but how long is the supply of high-grade coal, so necessary to certain industries, to last at this rate of consumption? Everyone knows that sooner or later we shall get down to the bones of the carcass; but everyone has the same dull thought at the back of his head that it will not come in his time. "Let posterity wrestle with the problem" is the way the subject is dismissed. But what right have we to impose such a problem on posterity?

The method of mining coal is typical of all the mining in the country. The ore veins are worked in the same way as the coal veins. If they "pay"—that is, pay large dividends on "watered" stock—they are worked; if not, they are left behind, or the ore is thrown out on the dumps, or used to fill in swamps, or in some way practically lost. This is not only true of cheap ores like iron, but of more valuable products, like zinc, copper, silver, and even gold. In placer-mining many of the old sand and gravel dumps have recently been washed over at a

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profit, so great was the waste of the earlier men. But this is not always possible nor profitable in other kinds of mining. Besides, our "practical" men have found it much easier to skim the cream, and when the first skimming is exhausted, to start in upon another pan.

This way of "moving on" to fresh fields, of opening up a new vein, or driving a new oil well, is so very characteristic of American "development" that we cannot be surprised to find it followed in almost every exploitation of almost every natural resource we possess. It is not only coal and oil and ores and timber that are thus wasted; but water power, water for irrigation, the rainfall, and even the soil itself. In the matter of agriculture, for instance, the aggregate of the crops in America has been so large that we have perhaps jumped to the conclusion that our farm methods must be scientific and quite the best in the world. But the very opposite is the truth. Our enormous crops are the result of an enormous area under cultivation, not of a high average per acre. It is humiliating, for instance, to read in the last *Year Book of the Department of Agriculture* (1905) that our average yield of wheat for ten years, 1896–1905—wheat, which is one of our great staples—is only 13 bushels to the acre, while Great Britain averages 31.6 per acre, France 19.6, Hungary 17.5 and Germany 27.2. Even in Russia, in all her barbaric states, where we imagine that anarchy, nihilism, and profound ignorance are behind the plough as well as the throne, there is an average yield of some-

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thing over 10 bushels to the acre. A similar report is to be made regarding oats, barley, rye. Wherever the same kind of cereals are grown and comparison with other countries is possible, the United States registers a low average. The figures are not given for potatoes, hay, rice, cotton, sugar; but there is no reason to think we should fare better with them. Our smaller "truck" farmers and the growers of fruits and berries have just now a better average to report; but these will soon report an "average down" unless the present system is changed. Why is this? And what is "the present system" that produces such poor results?

Baron von Liebig, writing in 1859, accurately enough summarized our system of farming at that time. He says:[1] "The deplorable effects of the spoliation system of farming are nowhere more strikingly evident than in America, where the early colonists in Canada, in the State of New York, in Pennsylvania, Virginia, Maryland, and elsewhere, found tracts of land, which for many years, by simply ploughing and sowing, yielded a succession of abundant wheat and tobacco harvests; no falling off in the weight or quality of the crops reminded the farmers of the necessity of restoring to the land the constituents of the soil carried away in the produce. We all know what has become of those fields. In less than two generations, though originally so teeming with fertility, they were turned into deserts, and in many districts brought to a state of such abso-

[1] Liebig's *Modern Agriculture*, p. 144, New York, 1861.

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lute exhaustion, that even now, after having lain fallow more than a hundred years, they will not yield a remunerative crop of a cereal plant."

In 1857, Mr. Morrill of Vermont, in introducing a bill in the House of Representatives giving public lands for the establishment and maintenance of Agricultural Colleges, took occasion to say that the schools were necessary for the better education of our farmers, who were guilty of the grossest vandalism in the management of their land. He showed that we in America were far behind Europe in agriculture in general, and more especially in the modern scientific system of farming; and that the sad results were becoming manifest to an alarming extent. He further said that the general method of husbandry pursued in all parts of the Union was so bad and imperfect, that it must necessarily, year after year, more and more impoverish the soil; and the incessant drain on the natural productive power of the soil amounted simply to downright robbery, committed by individuals at the expense of the national property.[1]

It might be thought that since 1857 we had improved our methods of agriculture, and, true enough, we have in some sections and with certain products. But the old improvident system is still existent. The yield per acre has changed but little, and an increase in one cereal is met with a decrease in another, so that the average remains about the same. Why? Because the

[1] *Ibid.*, p. 145.

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farmer of yesterday is substantially the farmer of to-day. The present generation is doing what its ancestors did fifty years ago; it is cropping the soil and putting practically nothing back in the way of plant-food—that is, fertilizers and manures. Worse yet; it is, through the denudation of the ground, allowing the richest soils to be washed into the rivers by the rains; and, by superfluous irrigation, it is still further drowning out and washing away the very life of the land. The Agricultural Colleges are doing what they can to repair the damage done to the Eastern farms; but they have not yet stopped the destruction that is going on at this moment among the Western farms.

For be it understood that the farmer is not one whit different from the lumberman and the miner in recklessness of methods, in the leaving one farm for another, in taking up a new claim and working only the best-paying part of it. He cropped the farms of the East to exhaustion, and when they no longer yielded a sufficient return, he quickly transferred himself to new farms in the West, where he is now engaged in the same old business of cropping to exhaustion. We have heard much of the "abandoned farm" of recent years, and have been told that the reason of the abandonment was that the old folks died off and the sons refused to stay on the farm, preferring the gayer life of the city. No doubt this has proved true in many cases; but the reason why the abandoned farm itself is no longer a profitable investment must be apparent to everyone.

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The "pay vein" of it has been worked out, and what remains is only "low-grade ore," to be left on the dump heap for those who care to bother with it. And so we have once more an illustration of the way the tenderloin is removed and a suggestion of what happens to the rest of the carcass.

One can find illustrations of this wanton waste—this cutting and slashing among the tall timber—wherever one chooses to look. The very extent of our opportunities has been our moral undoing. We have taken only the best, and trampled down everything that is merely "good" in the taking. And yet this is not the final sum of our transgressions. We have practically destroyed the "good," but what have we done with the "best" which we took away? Have we conserved or properly utilized, or even decently consumed, this approximate fifty per cent.? The economists tell us that "consumption is utilization," and that is generally true; but there may be a consumption by fire that serves no useful purpose, and there may be destruction by waste that is equally useless.

The thousand details of waste in the arts and crafts, in transportation, in commercial handling, are obviously impossible to recite at this time. Besides, everyone knows about them in a general way out of his own experience. The rejection and ultimate destruction of half-used or even unused materials by railways, steamboats, telegraph and telephone companies, trolley lines, municipalities, states, the general government itself,

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are matters of more or less common knowledge. Again, it is common knowledge that every railway, or other public service corporation, suffers in its property at the hands of its patrons because of that malicious spirit that finds expression in the saying: "The company is rich; let it pay for it." It is always excuse enough with the mob for the breaking and wrecking of things that they are "company" things. Besides this, a large company suffers again by the extravagance of its officers and employees. They do not have to pay for repairs or new materials, therefore why should they be careful of them? The waste in the kitchen, over which every housekeeper wrings her hands in despair, has its complement in the company's office, warehouse, and shop.

In manufacturing there are now some very shrewd economies practised in certain directions and some unintelligent extravagances in others; but the necessity for utilizing what are called "waste products" is being forced upon the manufacturers by the practices and the competition of foreign companies. All sorts of time-saving and labor-saving devices have been in existence with us for years, and they are being continually bettered; but it was (comparatively) only yesterday that product-saving devices were inaugurated. Nowadays an oil or steel or coke corporation, a woollen mill or shoe factory or meat-packing company, watches every particle of refuse and utilizes materials to the utmost. It is perhaps not so much complete consumption as more dollars that they are after, but thrift of that kind

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is not to be sneered at or quarrelled with; it is to be praised.

The distributors of manufactures—the business men and middlemen, both wholesale and retail—are, on the contrary, somewhat more reckless in their squandering of materials. They waste good products and charge up the waste to the consumer—a business method hallowed by tradition, if not by inspiration. For instance, it is almost impossible to-day to buy any small thing of personal or household need that does not come in some sort of a prepared package, case, or cover, to be thrown away after the contents have been used. It is expected that the tin of peaches, the glass of pickles, the crockery of cheese, and the barrel or box that comes with almost everything, will go by way of the ash-can to the city dump heaps. It seems a very small matter. But going on continuously in twenty million families, the aggregate of the destruction is unthinkable. And be it remembered that it is destruction, and nothing else—unnecessary destruction at that.

But into this matter of waste in small consumption one cannot go. It is a vice usually charged up exclusively to the rich; but the excesses of a few people in spending large sums of money for flowers, dress, jewels, dinners, balls, have given a false impression. The extravagance of the rich is hardly to be compared with the extravagance of the poor, for, in proportion, the latter is much the greater. It is the waste of the poor that keeps them poor. The farmer who

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leaves his plough in the furrow and hangs his harness on the fence for the winter; the mechanic who casts away winter clothing in the spring, and throws the unused half of a beefsteak to a huge dog under the table; the mill hand who spends his week's wages in a saloon, and the clerk who mortgages his house for an automobile, have few prototypes among the rich. They are the most recklessly extravagant of all our population; and they are the ones who are in dire want the first Saturday night after the mill closes down. According to the tables of wages received, unionized labor gets more on an average than the professional classes, and yet there is no doubt about the professional classes living better and having more for the inevitable "rainy day." This, I believe, is directly due to the spirit of saving with the one, and the spirit of waste with the other.

It is not necessary, however, to make an exception of any class. A general indictment of all the American people for waste and extravagance can be sustained. No doubt it is a part of the "development" of the country, a step in that somewhat problematical "progress" with which the optimists are always hopefully endowing us. The optimist's hope is a very comforting life-preserver, and we should hold fast to it; but the very fact and circumstance of its existence might suggest that perhaps we are "at sea" and in some danger. There are two views to be taken even of hope.

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CHAPTER IX

THE BUSINESS TOWN

THE man who "develops" our natural resources to the vanishing point has no notion of remaining forever upon the immediate scene of the development. He and his wife and children, as soon as they have made that fortune, expect to quit work and go to live in the city. The final goal of the nomads is the large city where money can be properly disbursed and unspeakable happiness received in exchange therefor. Naturally, the water-power, or the mine, or the forest, or the government range that is broken into to provide the necessary million is not an object of their everlasting solicitude. It is but a temporary abiding place; and so what matters it how it looks or what its condition. It will presently be behind them. They will not see it in their new city home.

The cities, the large ones in particular, are being recruited continually from the country. People who have made money honestly and otherwise, people who have "struck it rich" in oil or copper or concession or franchise—lucky men, business men, speculators, swindlers, and fools—are flocking into the cities more

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and more each year. It is said that the city draws to itself the best from the country; it might be said that it also draws to itself the worst from the country. But taken in the aggregate, good and bad together, the numbers that come in from year to year are formidable; and the money they bring with them is something astounding.

They add not only to the population but to the wealth, the energy, the life of the city. They also add to its bad taste, its general hideousness, its restlessness, its improvidence, its viciousness. For be it remembered that the leopard does not change his spots by being brought out of the jungle and put into a cage, nor does the man who has "made his money out West," in some mysterious never-to-be-explained manner, lose his business methods, his lawlessness, and his vulgarity the moment he occupies a home on a city avenue. He brings to town all his native characteristics *plus* his business acquirements, and it is to him and his fellows that we may ascribe much of the bizarre character of the modern city.

Once more, let us understand at the start that in the building of the city, as in the development of the country, there is a good as well as a bad side to be considered. There are some cities in the United States that we are not to be ashamed of—cities perhaps like Buffalo or Hartford, or Harrisburg or Baltimore, Denver or Los Angeles or Washington. They are few, as yet, to be sure; but many more are in the way of becoming

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tasteful, cleanly, and decent. Since the Chicago Fair much public spirit has been awakened and municipal art has been in the air. The arrangement of the White City seemed to impress people with the possibilities of unity, order, and beauty in more permanent materials; and the idea of the city being an attractive and a livable place as well as a place in which to do business, came into existence. And it has borne fruit. Vast groups of buildings, harmoniously arranged, have been put up, in Pittsburgh, Washington, West Point, Annapolis, at Columbia, Princeton and New York Universities, at the Universities of Pennsylvania, Chicago, and California—to mention only a few. Besides these, the huge terminal railway stations for such cities as New York, Washington, Chicago, and the public libraries, capitols, court-houses, post-offices erected in many towns, have afforded focal points of interest, points of departure in the planning of new streets and buildings. These, in connection with park-ways, open spaces for sculpture, fountains, and various civic monuments, are all the beginnings of a liking for municipal art, of a better and nobler building of the city.

Moreover, though it is as yet a wish rather than a fulfilment, it is a satisfaction to know that extensive plans have been drawn for the revision and partial reconstruction of such large cities as New York, Philadelphia, Chicago, St. Louis, Minneapolis, St. Paul, Harrisburg, Cleveland, Denver, San Francisco, Los Angeles, Boston, Springfield, Kansas City, Baltimore,

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Atlantic City. To this must be added practical results in the making and extension of parks like Fairmount Park, Philadelphia, Schenley Park, Pittsburgh, Prospect Park, Brooklyn. And with the park idea must be associated the happy thought of utilizing the natural beauty of water effects (as in the Lake Fronts at Chicago, Cleveland, and Buffalo, the Riverside and Lower Bay drives in New York), and the general projection of extensive boulevards outward from the cities along the rivers and the hills.

These are all notable and noteworthy signs of progress. They are also promises of what is to come in the way of better planning, better building, better living in our cities. But encouraging as such progress is, we are not to overestimate its present extent or its possible influence. There are six hundred cities in the United States of more than 8,000 inhabitants each, and holding collectively about thirty-three per cent. of the population of the land. Of the six hundred there are hardly more than six that have seriously taken hold of proper city building. Ninety per cent. of the cities just "happened" or are now "happening." They usually start as villages in a casual and unpremeditated way —those along the water being born of a wooden dock where boats could make a landing, and those in the interior springing up along a cattle trail or a travelled highway, or about a country post-office or near a waterfall. From their birth to their death—and cities with us have been known to die—their expansion is dictated

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by the expediency of the moment, combined with business utility and the whim of individual owners. The last thing thought of in connection with a city's growth is a definite plan. By that I mean that a plan is devised only after the city is built, and it then consists largely of an expensive tearing down and making over of what has already been done.

In the initial stage of the town building there are no exits or entrances, no civic or neighborhood centres, no parks, boulevards, or driveways. Everything is very practical and for immediate use, with no nonsense about art or the city beautiful. As people come in and the town begins to "boom," it expands by pushing outward streets and "blocks" of checker-board pattern. It seems to be thought quite necessary to the "block" city that the ground should be uniformly level, and sometimes when it is not so naturally it is made so artificially. Any stream bed, lake bed, valley, or marsh that might be turned to account as so much natural beauty, is regarded as a mere hole in the ground and is filled up with refuse from the city. When the hollow is filled and levelled over, another "block," another street, are mapped out, and the district is open to settlement.

Whether "filled-in" or not, the average city expands, more or less, upon its own dump heaps. The refuse of the city is carted to the outskirts and there deposited, and eventually these suburban dumping grounds become incorporated in the city and are built upon. In

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the order of their settlement the squatter follows close upon the heels of the ash-cart man. A shanty town springs up; then after a time it is destroyed by fire or is torn down to make way, perhaps, for a row of mean-looking tenements. With the tenements come the saloon, the rag-and-bottle shop, the old-clothes place, the cheap grocery store. Everything is built for the moment, usually without sense or system, and without regard for the comfort, health, or use of others. Wherever land can be had there the individual erects what he pleases. Of course, the air is soon foul, the water supply contaminated, the streets filthy, the back yards unspeakably feculent. Thus things continue until the pressing demand of Business finally pushes tenements and tenants further on, and proceeds to rebuild the section with shops or factories. In the end Business has its way, in city building as in other things, and it pushes on and out churches, schools, colleges, and private residences, as readily and as remorselessly as it does the shanty and the rag-shop.

The final result of many varied and sporadic efforts is "the business town." It is usually something of fearful and wonderful make—a conglomeration of wood, brick, stone, and steel, in forms defiant of analysis. Yet after much tinkering and political jobbery, it is not without the semblance of things that are supposed to be accompaniments of municipal dignity. There are the pretentious city hall, the shop-made government post-office, the irrepressible public library, the classic

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court-house, the barbaric school-house. In addition, there are avenues paved with Belgian blocks, boulevards where the weeds are still growing, parks that are decorated with flying papers and empty bottles, with trolley-cars along the streets, iron bridges across the rivers, and telegraph poles and wires everywhere. Reading the description of such a city, written and sent out by its Chamber of Commerce as advertising matter, would lead one to think the place a small reproduction of Paris or Berlin, but the reality is rather disappointing. Not even its soldiers' monument, its drinking fountain, or the granite statue of its first city father can elevate it to the plane of art. It is not beautiful; nay, more, it is not comfortable or even a livable place. It is a shop where people buy and sell, and all its plans and purposes centre in and about Business.

The larger the place the more unlivable it is—New York and Chicago being about the most impossible spots for the home-lover in the United States. In New York wherever the resident goes Business chases him with a store, a theatre, a hotel or a trolley. He is forced to keep moving. The Battery (one of the most attractive spots in the city) was long ago consecrated to rapid transit and immigrants; Union and Madison Squares are built up with hotels, shops and offices; Fifth Avenue is the great retailers' head-quarters; the rivers are given over to ships and slums; while Staten Island, the most beautiful portion of the greater city, has a shore line of factories. The would-be-resident is

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put to his wits to find a place where he can hold fast temporarily. Around Central Park, on the upper East Side, along the Riverside Drive, he still has isles of refuge, but Business will eventually engulf them, drown them out.

Of course, the shop, the office, and the factory are useful and necessary things. But why have them everywhere? Is the world so small that a repair shop must be crowded up against a hospital or a car-stable against a school-house? And why a girdle of factories about the fairest island in the finest harbor in the world? Why, at the entrance gate of the richest country in the world the smoke and smell of iron, oil, chemicals, and fertilizers? The uses of an ash-can are not to be denied, but there is no sense in placing it in the front hallway of the house.

New York is not peculiar in this respect. All the large cities are more or less alike; and wherever you go in them the saloon, for example, is threatening the church, the store is pushing into the residence district, and the factory is flinging soot in the face of the college. All the accessory annoyances follow after. There is the whir of machinery, the shriek of whistles, the clang of bells, the strident grind of trolleys, the jar of trucks and carts, the vast uproar of the city for which Business is so largely responsible.

And the dirt! It is not in the street and the gutter alone, but in the air, and against the blue sky. Pittsburgh or Cincinnati or Cleveland or St. Louis are

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merely the obvious illustrations of it. All the cities are more or less foul, and all of them have those plague spots, the tenements, where Crime is bred and Disease flourishes, and Misery,

"like a wounded snake, drags its slow length along."

It is not an injustice to attribute most of these annoyances and dangers to Business and its methods. Indeed, the commercial men would not deny it. They rather rejoice in the thought that they have monopolized things, that they are in the saddle and masters of the situation. Business has never been modest, and never by any chance ashamed. Look at its boastful advertisements—or rather escape looking at them if you can! The newspapers and magazines are mere thin butterings of reading matter between two huge slices of business announcements. Again, look at its signs—or escape them if you can! Every available spot where human eyes could wander seems occupied by a sign setting forth in exaggerated language the merits of a face powder, a patent razor, or an alleged Scotch whiskey. Signs in wood and glass and metal, signs in gold, silver, and brass, signs animate and inanimate jump at the passer-by like a mad dog or fix him with a maniacal glitter from their niche. At night the bewilderment is increased by the ingenious application of electricity. Lights in rows make up huge letters ten feet or more in height, designs of articles for sale are outlined with lights, and colored glasses are brought in

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to heighten the effect. Then there is the additional ingenuity of moving, dancing lights to make one dizzy. A table water in a huge tumbler continues to effervesce in bubbles of light all night long, flashes of lightning point the way to some one's vaudeville performance, or against the sky a waving banner is struck by an electric search-light to call your attention to a new brand of soap.

It does not lessen the annoyance of the sign in the least to be told that Paris and London are "just as bad" in this respect as New York or Chicago. Why, either here or there, should one have some shopkeeper's business flung in his face every time he steps out of his house? Why should people be allowed to flash their wares into your brain with a sign or blare them into your ear with a band? Has the passer-by no rights that the business man is bound to respect? It was Ruskin who insisted that the exterior of your home is not private property in the sense that you could annoy your neighbors with its ugliness. The contention might be urged with greater force against the shop and its signs. The law recognizes nuisances in bad smells, unwonted noises, intolerable smoke, and upon sufficient evidence, the courts will abate them; but a nervous person may be driven to the point of suicide by hideous moving signs, and yet have no redress. The only thing the self-respecting or nervous can do is to change the scene by moving into the country.

These annoyances of the city, which are amusement

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to the ignorant and the idle, are fast driving the better class of people out of town. The soot and dust, the glitter and flash, the clang and clatter, with the inevitable heart-disease hurry—all of them the peculiar properties of modern Business—make the town unbearable. So out in the suburbs the citizen goes, hotly pursued by the newspapers, the ash-cart man, and the —sign. Everywhere that abominable sign to shout at you about pickles or cough-drops or corsets! The line of railway by which you travel has a row of huge signs on either side of it, where you see all sorts of hideous devices in color which are calculated to impress upon your soft head the excellence of some one's catsup or malted milk or cheap-as-dirt clothing. As you draw away from the city and into the country the fences become decorated with invitations to put your money into certain shoes; the farmers' barns tell the wonders of oils and purgative pills; and the trees have signs nailed into them with poems, not about apple blossoms, as in Japan, but about unrusting fly-screens and soups in cans.

When the railway is left behind and the suburbanite is on his own premises, under his own elms and maples, is he completely shut out and away from all things commercial? Hardly. The country trolley rushes by his door, and into the night he hears the clang of its gong and the grinding of its wheels on a curve. And long ago the telegraph and the telephone overtook him, even though in doing so they found it necessary to cut

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the tops off the trees along the country roads that interfered with their wires. Every Sunday, when the suburbanite goes for a walk, he sees those long rows of ruined trees, he studies the progress of the sign, the encroachment of the factory, the increase of trolleys and autos. What wonder if at night he gets out an atlas and talks sadly to himself about "trekking" to Mexico or taking a voyage around the Horn for his health! Anything to get away from what is neither savagery nor civilization, but the barbarism of Business lying in between.

All this is a familiar tale to the resident in or near the large city. If one cared to describe the smaller towns in the Middle or Far West the picture would not be very different. They are a little more careless, a little more sordid—that is all. In all of them the money ideal is in the ascendant, Business is placed upon a pedestal; and the things of the mind and the spirit are merely to suckle fools and chronicle small beer.

It is these cities and towns throughout the land that speak for our civilization and enlightenment. They and the country without are the net result of our wealth—what we have built up and saved, over and above expenditures. Are they quite worthy of the wealthiest nation on earth? We are proud enough of our country's climate, resources, and natural beauties; but we are always offering apologies about our youthfulness and the necessity for more time when it comes

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to a question of what we have done to improve our birthright. As a matter of fact we are just a bit ashamed of the little we have done, the little we have given back to the land. And that spirit of humiliation may some day lead us on to better things and nobler actions.

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CHAPTER X

THE MILLIONAIRE, TRUSTEE

It may be accepted as a fact that the pursuit of wealth is the ruling passion of our people. Every one knows it through a vast superfluity of daily illustration. It is forced upon us whichever way we may turn, even if we are not smitten by the madness ourselves. It pervades all classes, and has been with us for many years. And yet for all our association and familiarity with money there is a singular confusion of thought regarding it. Those who are without it have exaggerated ideas of its value and what it will do; but inasmuch as those who have it are equally mistaken about its nature there is small reason for sneering at any one's ignorance. Perhaps we had better go back to an elementary understanding of it, even if in doing so we have to toss all the accepted economic theories out of the window.

The first sharp line of distinction to be drawn is between wealth and money. This is necessary because the common idea is that they are synonymous one with the other; and that they mean cash in bank, or stocks and bonds in a deposit vault. Wealth, of course, does

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not lie in these paper bundles, but in the farm, the mine, the mill, the railway, the water-power; in buildings, bridges, viaducts, subways; in the residences of citizens, their warehouses and stocks of goods, their ships and docks and depots—all of them things of use and value, or of earning capacity. Money is but the certificate, the token, the symbol of this wealth issued to or by the individual, the company, the municipality, or the government, to show who controls or commands it. The confusion of the reality with its sign or token was to have been expected. Every religion has furnished its quota of adherents who have worshipped the stone or picture itself rather than the deity it symbolized.

Gold (and in ratio, silver) is both wealth and money combined; first, because it has specific value as metal for use in the arts; secondly, because it is actually in circulation as money. It is not a certificate or token of value, and has no promise-to-pay stamped upon it; on the contrary, it *is* value and payment in one. As a commodity and as a money used in exchange it is thus quite exceptional, in a class by itself. We must not, however, allow our distinction between wealth and money to be disturbed because gold is used sometimes as one, sometimes as the other, and sometimes as both.

We now come to a second proposition, that none of these things—neither wealth, money, nor gold—is of any value whatever unless it is in use. Here again we meet with a very common misunderstanding. It is actually thought by some people that the millionaire

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has strong boxes filled with his gold, locked up in deposit vaults; and the more ignorant still believe that he keeps his money in the cellar under the coal heap. The novelist's miser gloating over his hoard is an ineradicable picture in the mind of the populace. But every one knows what happens to the miser of fiction. He starves to death because he will not use any of his hoard. And that is what would happen to the millionaire of fact if he had all his wealth in gold and declined to put it, or any money certificates of it, into circulation. How, then, is unused gold in a box any more valuable than undiscovered gold in the bosom of the earth? Tons of minted coin—the finest of American eagles or British sovereigns—would be worth on a deserted island no more than so many tons of island rock. It must be in use to have value.

This is equally true of wealth itself. If the farm were abandoned, the mill shut down, the mine closed, the warehouse locked and barred, the ships tied up at the docks, the goods left unused, what would be the value of any of them? The finest "plant" of the largest trust in America, if marooned at the North Pole, would be quite as worthless as the foundations of ice beneath it; and so the most beautiful of our cities, if untenanted and unused, would be of no more value than the pinnacles of the neighboring mountains. The general inference is unmistakable. Unless the rich man's wealth and money are being used, they are only so much rubbish encumbering the earth.

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Therefore, I cannot at all agree with an anonymous economist, recently writing in the *North American Review*,[1] who keeps asking in substance, the question: "How much money should a man by his abilities be allowed to withdraw from the common store?" In the first place, there is no "common store" in America—all money being in the possession of individuals or governments; and, in the second place, no one can "withdraw" money from common use without rendering it useless. As regards wealth as distinguished from money, every man, whether rich or poor, has certain articles of property, such as houses, clothing, furniture, which may fairly enough be accounted "withdrawn" in the sense that they are only for private use. These should include such wealth as diamonds, pictures, and rugs which require practically no expenditure in their daily use; but not horses, autos, yachts, dinners and balls which put money in circulation (foolishly, if you will) as a necessity of their existence. We shall see anon that this withdrawing to privacy of wealth in pictures and gems is limited both in extent and in enjoyment; and we shall also see that the rich man's autos and dinners are of limited enjoyment too. A man can only eat, drink, and "live up" so much; and if he carries the indulgence to excess he soon arrives at the point where he can do none of these things. But let us get back to our general proposi-

[1] "An Appeal to Millionaires," in *North American Review*, June, 1906.

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tion that neither wealth nor money is of value unless used.

If the millions of the millionaire require use to make them valuable, then the next proposition follows of itself. The millions cannot be used without benefiting other people as well as their owner. The most condemned and foolish expenditures of the rich, those for champagne or flowers or dress, for instance, still benefit the wine-growers, the florists and the dress-makers. It is not the best expenditure, of course, because the result of the labor disappears quickly, does not add to the permanent wealth of the country, but it nevertheless puts money in use. It is not, however, like building a Pacific Railway. Here millions of money are spent in establishing a permanent transportation line, and literally millions of people are benefited by the expenditure. It is not solely the millionaire who invests, or the officers who are employed in the work, or the bond-holders and stock-holders who get dividends; but it is the thousands of workmen who get wages, the shippers of goods at either end of the line, and every man in every town through which the road runs, and every farmer whose farm borders upon it. It rightly and properly "develops" the country, not for the sole gain of a Hill or a Villard or a Huntington; but for the benefit of all the people in the country.

This is equally true of every respectable industrial or commercial enterprise of whatever nature. They are helping and benefiting others besides the so-called

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"owner." Of course, the popular idea still prevails that a Rockefeller, for instance, is worth so many hundreds of millions, and that he sits in a luxurious home, and somehow feeds upon his money. People will not grasp the elementary fact that his millions are in the oil industry, in wells and pipes, in fleets of steamers, in railways, in warehouses, in various subsidiary enterprises; and that this great industry is not alone for Mr. Rockefeller or the thousands of other stockholders, great and small, but for the hundreds of thousands of people who get wages and salaries and percentages and profits from it. It is safe to say that practically every dollar of the Rockefeller money is at work in some industrial or business enterprise—at work not only for Mr. Rockefeller, but for thousands of others. Stop the Standard Oil Corporation, stop the mills of the United States Steel Corporation, stop the Pennsylvania Railroad, and with a million of men lacking wages, salaries, and dividends, there would be a swift realization of the fact that profit and loss in these enterprises are shared by the community as well as by the millionaire.

One more illustration. The Duke of Buccleuch is one of the largest land-holders in Great Britain, his dominion extending some thirty miles or more in length, and comprising some 460,000 acres. He is the owner of the land in fee, but in its direction he is only the manager, the overseer—and a very hard-worked overseer at that, since he is continually putting into prac-

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tice new ideas with modern machinery. There are three thousand tenants, living well and happily, even profitably, upon his estate. There is said to be not a single case of poverty or distress among them, so excellent is the management, so perfect the husbandry, of the estate. The duke, by his indefatigable energy and direction has developed his property to the utmost, not perhaps so much for himself as for his tenantry. They have benefited by his profound study of agriculture and machinery, as well as by his real estate and invested capital. Old man as he now is, I am told, he is still on horseback at eight every morning, riding his estates to find where some waste may be stopped, some odd acre made to bear more, or some new industry established. A few years ago, in travelling across his property, a haphazard American acquaintance in the car, having heard that the duke owned some hundreds of thousands of acres, remarked with considerable emphasis to an Englishman sitting beside him that he thought the duke ought to be shot. The reason he gave for his belief was that "no person ought to own so much property." To this, being quite nonplussed, I ventured only an extravagance in kind to the effect that if the duke could manage the whole world as successfully as his own estate, I should be in favor of giving it to him.

For now we are coming to still another related proposition, namely: that the millionaire, whether a land-holder or a stock-holder, is also a trust-holder. To

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summarize former statements, if money and wealth are not put to a proper use they become worthless; if they are put to a proper use, they must benefit others. Therefore the word "owner," if by it is meant the exclusive possession of wealth or money, is a misnomer, and the word "trustee" is more appropriate. The millionaire, by his certificates of stock, controls and manages, but he does not *own* a railway or a mill in the same sense in which he does a picture or a piano. He can sell one as readily perhaps as the other, but his selling the railway merely passes on the management to another, and does not change the character of the ownership. The dozen millionaires who are vaguely said to "own" one-twelfth of the wealth of the United States might "control" the Pennsylvania Railroad, but they must do so as trustees for one hundred thousand employees and many thousands of small stockholders, to say nothing of the community at large. If they benefit themselves individually by a wise control of the road they must benefit also those who are connected with it. If the control is not wise, they not only lose money themselves, but all the other interested parties lose with them. There can be no absolutely selfish or personal use made of such property without producing financial disaster.

One of the more prominent of the millionaires has said something about this trusteeship that will bear repeating. In his *Gospel of Wealth* Mr. Carnegie states his belief that it is the duty of the man of wealth "to con-

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sider all surplus revenues which come to him simply as trust funds, which he is called upon to administer, and strictly bound as a matter of duty to administer in the manner which in his judgment is best calculated to produce the most beneficial results for the community—the man of wealth thus becoming the mere trustee and agent for his poorer brethren, bringing to their service his superior wisdom, experience, and ability to administer, doing for them better than they would or could do for themselves."

Few people will be found to quarrel with that statement. It is sound and true enough gospel. The only trouble with it is that it does not go far enough. The man of wealth is not a should-be, but a must-be, trustee—he is a trustee for all his brethren, rich and poor alike, whether he wishes to be or not. As long as he holds control and uses his wealth wisely it must be for the benefit of others as well as himself. But does he always use it wisely? Emphatically no! He is sometimes a thoroughly bad trustee, sometimes a foolish one, sometimes a good one; but good, bad, or foolish, he is still trustee—a conditional owner of wealth. These different phases of trusteeship should be briefly illustrated to show how they are regarded, not only by the public, but by the law of the land.

The use of money to make "combinations in restraint of trade," to create monopolies or tariffs that benefit one class at the expense of other classes, to obtain rebates or other unfair commercial advantage, to

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engineer stock operations—in short, to promote any form of swindling, gambling, or cheating—will suggest the trusteeship badly or corruptly administered. Every one condemns this use of wealth; and the courts take cognizance of it to the extent of forbidding by injunction, fining heavily, and even dissolving combinations that thus misuse their power. It is, indeed, a much-mooted question if the general government has not a right to wrest the trusteeship from those corporations that violate the Inter-State Commerce Act, if it has not a right to confiscate property wrongfully and illegally administered by its owners. The question has yet to be decided by the courts, and the decision will be watched with interest, since it may prove the entering wedge of a perhaps undesirable government ownership —a trusteeship located in the government instead of in the individual.

Money withdrawn from use and hoarded is another illustration of a trusteeship badly managed. It benefits no one, not even the hoarder. The "wicked and slothful servant" who hid his talent in the earth was condemned for this very thing; but the prodigal son, who spent his substance in riotous living, was forgiven, because he was merely foolish. So, to-day, the miser is despised by all, but the young millionaire who administers his trust by lavish expenditures for wine, women, and song; yachts, autos, and horses; functions, flowers, and fripperies is accounted merely a blethering idiot who will probably some day come to his senses.

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In the meantime, a certain latitude in abusing his trusteeship is allowed the prodigal, legally as well as morally. But he is not to go too far. If he becomes an habitual drunkard, an incompetent spendthrift, or a person *non compos mentis*, the courts will intervene and take his trusteeship out of his hands by appointing a guardian. However, the trusteeship foolishly administered is usually tolerated by the law, if not by the moral sense of the people, but it is never praised except by folly itself.

Of the trusteeship properly handled there are countless examples; but, contrary to the general belief, indiscriminate giving for charity is not among them. It is safe to say that there is more harm than good done by the generously-disposed person whose means are in inverse ratio to his brains. Indigency and pauperism are plants of quick growth, and need only a very little encouragement. Giving, however, for purposes that stimulate or educate or cultivate, or otherwise benefit the public is not only proper and right administration, but philanthropy in the bargain. The country in particular and the world in general are certainly the better for good hospitals, libraries, museums, universities, technical schools, churches, music halls, parks, and other institutions of a like nature. They serve the whole public and they better the whole community.

Of this giving (which is merely a transfer of the trusteeship, usually to a municipality or a board of direc-

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tors) there have been many notable examples in America. It is altogether to the credit of the much-abused millionaire that he has given for various purposes not hundreds or thousands, but millions; and with a willingness quite unparalleled in the history of philanthropy. There is often a question raised, however, whether the money has been given wisely or foolishly—this being usually dependent upon whether the questioner is or is not interested in the object of the gift. And, aside from that, giving of any sort may be economically questioned in another way. It is proverbially bad manners to question gifts, but let us make a venture in rudeness.

The philanthropist cannot give money in one direction without foregoing or stopping its use in other directions. For instance, Mr. Rockefeller donates a million dollars to the University of Chicago. It goes into the building fund of the university, and eventually perhaps several college halls stand on the grounds as the equivalent of the money. These are of benefit to the university, they have value and use to students and faculty alike; and, besides, they add to the wealth and goodly appearance of the city. Everybody concurs in thinking the gift a good one, and Mr. Rockefeller is praised for his generosity. But let us suppose that he does something else with that million—something of a purely business nature. Suppose he establishes with it a shoe or button factory in Chicago and gives employment to five hundred or a thousand people in the

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slum district—enables them to make a decent living. Is he not now a benefactor of mankind, and that, too, notwithstanding he holds the title of the property in his own hands, and talks no commonplaces about philanthropy? Of course, his critics would say that he was "a grasping plutocrat" trying to add to his riches, keeping wealth in his own hands for his own use; but, being a very competent trustee of that million of dollars, why should he not keep it in his own hands instead of turning it over to some college board of less competency? And why is he not benefiting others by his "grasping" business undertaking?

Let us consider another case with which the public is very familiar. Mr. Carnegie has given, let us say, a hundred million dollars for libraries. The money has gone into buildings that have been put up in public places, in many towns and cities. There is not a particle of doubt that these buildings are of use, that they beautify their respective towns, and that the libraries have been of educational value in the country. The giving is accounted a wise use of money, and Mr. Carnegie has been, and must be, applauded for both wisdom and generosity. But now suppose, again, that he had put his one hundred million dollars into the building of a railway from Mexico City through Central America and the Isthmus into South America as far down as Argentina. Suppose that this undertaking caused the placing of permanent tracks, bridges, viaducts, furnished permanent employment

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to one hundred thousand men, opened up a new country to settlement, made possible homes and livings for fifty millions of people. What now? Would not this be a wise trusteeship, though Mr. Carnegie still held control of the stock and bonds? Of course, no one would applaud him, he would only be "a shrewd business man" to some, and "an octopus" threatening the very life of the nation to others; but, nevertheless, would he not be quite as much of a benefactor to mankind at large, with his railway as with his libraries?

To that last question there is a yes-and-no answer. The people in the community who are stickling for the intellectual and moral side of life will answer in the negative. They will say that the railway project has to do with the material phase of civilization only, that it means more "business," more money-making, more consumption, and that we have enough of these with us already. They will insist that we need to develop man's higher nature with books, art, music, science, rather than his lower nature with much food, drink, and pleasure. With all of that I am in perfect accord. These pages have been written to support such an idea. But the argument must not be overdriven, nor the idea carried to an extreme. There can be no ignoring of the material side of life. The physical man is the foundation of the intellectual. You cannot make a man think his best on an empty stomach. Besides, the animal in us deserves just as much support and education as the mental in us. Neither is to be de-

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spised, but both are to be properly cultivated. The extreme of either is open to criticism. Just at present there is entirely too much of the commercial and the material in American life, but we shall not help our cause or get nearer to the normal by rushing to the other end of the seesaw. The Carnegie libraries are of value to the community, and the supposed Carnegie railway through South America would be of value too. Either of them should be considered a wise use of money—a trusteeship properly administered.

It may be objected that these illustrations apply only to capital and do not deal with the fabulous incomes of the very rich; that a man with ten millions a year is not a trustee, but a consumer of that amount. Not so. Most of the gifts of the millionaires are from income rather than from capital. They are continually reinvesting or starting new enterprises with their surplus means. Even if income is deposited in the banks or the trust companies, it is still in use, for it is being loaned out by them. Neither capital nor income lies idle. The best use of money by the millionaire trustee is, perhaps, that in which he keeps the capital at work in furnishing material welfare to wage-earners and others, but applies the income to the advancement of intellectual things. Mr. Carnegie's gift of twelve million dollars to aid scientific, historic, and philosophic research is an instance of this. He gave the twelve millions in United States Steel Corporation bonds to a board of trustees for administration. The wealth is still at Pittsburgh

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in the mills of the Carnegie Steel Company, the money (the paper token in bonds) is in the hands and under the control of the trustees of the Carnegie Foundation, the income is being used in research looking to the intellectual betterment of mankind.

But we may pause for the moment with the conclusion that the rich man is a trustee of wealth, whether he so desires or not, adding only this further suggestion, that since wealth must be administered for the benefit of the many it is perhaps as well that it should remain in the hands of one man of experience and executive ability, as in the keeping of a thousand of less experience and less ability. The Duke of Buccleuch knows how to handle his trust of land, as Mr. Carnegie his trust of a great industry. Therefore, why not let them handle? Could the thousands of tenants and wage-earners control and administer for themselves as well? It is doubtful. The argument for restricting individual control, by limiting fortunes to a hundred thousand or a million dollars, is not strong. Besides, there are serious disadvantages to be considered. How will you carry through great enterprises like trans-American railways when no man has more than a hundred thousand dollars with which to take the initiative? Would it be possible to construct tunnels under the Hudson River at New York by passing around the hat for thousand-dollar subscriptions?

One may not admire plutocracy. Generally speaking, the materialism of it is depressing, its arrogance is

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galling, and the low ideals of many of its members are contemptible. But it nevertheless has its uses, is perhaps necessary to modern life, and very often is to be credited with wise action and true philanthropy.

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CHAPTER XI

THE STRUGGLE FOR MONEY

If the contention of the preceding chapter is correct, it may be pertinently asked: What, then, is the value of great wealth? How does it profit a man to gain the whole world if he cannot enclose it with a fence and keep others off the premises? Why bother with a trusteeship—with the handling of millions for the benefit of the unthinking, and perhaps the unthanking?

To such questions there may be several answers or explanations. Some of the millionaires may agree with Mr. Carnegie that their wealth is something they are "strictly bound as a matter of duty to administer in the manner which, in their judgment, is best calculated to produce the most beneficial results for the community." There are others who have had the responsibility of wealth thrust upon them by inheritance or business circumstances, and cannot in decency to their family, their associates, or their compatriots, shirk it. There are still others who, for this or that reason of a personal or exceptional nature, continue to hold and to add to their holdings. But, aside from these millionaires, there are quite a number of the very wealthy who

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have a different reason for retaining control of their wealth. It gives them power.

This is not a new conception of the value of money. In fact, it is a very old one, but its application in modern life is even more marked than in the days of Crœsus or Mæcenas. The man to-day who controls half a billion of dollars is, or may be, almost as far-reaching in his power as a king of England or a president of the United States. It is possible for him, with such wealth, to be a pillar of strength in the financial and commercial world, to undertake great railway and steamship enterprises, to develop new industries and mechanisms; or to be a philanthropist, a first citizen, a promoter of public improvements, a founder of national institutions. Many of the rich are ambitious to do good with their wealth, if they knew how; and others are at least well-disposed toward their fellow-man, and put their money to such uses as they think will produce permanent betterment. The idea of the masses that the rich man is always either a fool or a knave, generally the latter, is by no means well founded. Of course, any one of us could spend his money to greater advantage—that needs no argument; but, possibly, if we were in his place we might find that there are some difficulties in the way of wise money-expenditure, some problems in the administration of wealth that are still seeking solution.

The reverse of such disposition and action is the use of money power by the vicious for the promotion

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of their own selfish schemes. This is, unfortunately, too common for denial or even discussion. The corrupt millionaire has many times used his wealth to ruin competing industries, to wreck railways, to loot banks and trust companies, to buy up legislation—in short, to commit many assaults on honesty and decency, and still by artful dodging keep out of the penitentiary. Nor are the financial buccaneers all of Wall Street nativity. The recent investigations into the methods pursued by officers of banks and insurance companies, by directors of beef, oil, lumber, and tobacco trusts, by men in control of trolley companies and public franchises, are still fresh in the public memory. That Mr. Roosevelt's administration has been considered hostile to trusts, and that the majority of the people in the country have applauded this hostility, suggests of itself that there is a deep-seated feeling against those who are in control of large money power—a feeling that at least they are dangerous to the community.

It may be said that many of the government prosecutions of the trusts have been ill-advised, that some of the business vices nominated in the Inter-State Commerce Act were once esteemed business virtues; and that those who are urging on the government to still further action are not after the sin but the sinner. There is, no doubt, some truth in that. We have a way of correcting our financial or political malefactors only once in a dozen years, but doing it then with an axe.

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We allow millionaires to accumulate wealth by questionable methods, and then flay them, not for their methods, but their millions. There is some of the spirit of human envy in this, but back of it there is also a fear of the money power. The desire to cripple or restrain that power is apparent in all the foolish acts of the state legislatures, in the talk of the great Half-Baked about government control, limitations to wealth, communistic holdings, and the like. The unwise, and the corrupt millionaires have brought the trusteeship of wealth into bad repute.

Still, there is a great deal of unnecessary cracking of the whip over all this. There are thousands of honest men in trusts and railways who have never been investigated, and hundreds of millionaires who have benefited, not harmed, their fellow-men. But the simple annals of the rich do not make the best capital for politicians, nor do they furnish the most fetching sort of scare-heads for the daily press. There is more shouting in the land over one millionaire that goeth astray than over the ninety-nine that keep to the road. This may be a very proper precaution on the part of the public, a safeguarding of the general interest as opposed to that of the individual; but it brings no great joy to the millionaire. Good or bad, he is watched with suspicion; he is thought to have acquired his millions in some crooked way, and in any event he is considered too rich to be honest. Just at present he is a very much harried person. Under investigation

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he sometimes collapses, dies suddenly, or perhaps commits suicide. The ridicule of the press, the anathemas of the mob, the severity of the courts, are too much for him. Humanity cannot stand up under such a strain. Even in times of peace, with a good conscience, a good name, and public respect, the rich man must wonder at times if his power is worth the having, if all his wealth compensates for all his work and worry, if standing in the lime-light surrounded by a crowd is as wholesome or as agreeable as standing in the sunlight quite alone.

Yet there are plenty of people who are eager enough to step into the millionaire's shoes. Almost every youth in the land admires him, and has the ambition to be like him. The country boy no longer carries Washington or Webster in his mind's eye. He has been told that the day of speech-making is past, and that now money is the only thing that "talks." He wants to be a great financier, or a captain of industry, or a trust magnate; he aspires to be a Carnegie or a Rockefeller or a Morgan. Of course, not one in a hundred thousand of his type ever arrives. Each one has overestimated his own ability and underestimated the difficulties of acquiring wealth. At forty, perhaps, the whilom youth realizes that if he can get enough money to keep the wolf from the door in old age he will be accomplishing a good deal. He has been honest and decent all his life, perhaps, paying his debts, living respectably, and in a fair way toward dying respected.

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He had not the ability to rise to great heights. In boyhood he shot his arrows at the stars (as many of us have) and missed them (as most of us do), but he is not a failure for all that. It is something to have been just a plain decent citizen.

Unfortunately for us as a people, we have not enough of plain decent citizens. We have too many of just plain money-grubbers who intend to get money by hook or by crook, by decent or indecent methods, by fair means or by foul. Let us not deceive ourselves in thinking that all the "undesirable citizens" are millionaires, that all the malefactors are big and influential. The little rascals are more prevalent in numbers and more unscrupulous in methods, since they are not in that fierce light that beats upon the throne. Some of them are, perhaps in the incipient stage at the moment, but eventually they will arrive at full-fledged rascality, if not to unlimited wealth. For instance, the surface car companies of New York City report that they have to discharge their three thousand conductors twice over each year for failure to register fares. Whenever or wherever anything is so eagerly sought for as money in America to-day, it is sure to give rise to tricky methods and unfair dealings among all classes.

Just now, no enterprise is too low, no business is too disreputable to embark in, if it will pay. One marvels at the mean ambitions of men, at the things they will do to get money. And, strange enough, the man who is engaged in some questionable business seems

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only too glad to have his family name and personality trumpeted up and down the land. The confusion of thought between fame and notoriety leads the toilet-powder man to have his picture pasted on the cover of the box, and the beer and whiskey venders to have their names blown in the bottle. If the business is particularly disreputable, it calls for a still wider advertising on fences and buildings, with more and larger portraiture attached. Half of the huge signs advertise businesses that no self-respecting man would lend his name to. And, of course, almost every one of them lies about the goods. The boxed preparations are not "brain food," or even good stomach food; the baking powders are not "pure"; the cheap furniture and clothing are not "the best"; the patent medicines are not "harmless," neither are they "a sure cure." Fifty per cent. of these advertisers are just ordinary swindlers obtaining money under false pretences. But they must have the money. What they will do with it when there is a million or more they hardly know, but they think they can be happy with it, or at least command respect by its possession. So, indeed, they might if the label of their disreputable business did not stick to them. The devil could have worn a saint's robe unsuspected if it were not for that cloven hoof.

Those who publish the infamous newspapers, who keep the gambling houses and saloons, who sell the races or their vote or political offices, are practically on the same rung of the ladder. Nor are the gamblers in

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Wall Street much higher up or better. They are after money, and though they may differ from the ordinary gambler, yet the difference is devoid of any great distinction. Obtaining something for nothing is a desire held in common by all the get-rich-quick contingent. Even the pick-pocket and the thief are not without it. Indeed, the burglar's lust for wealth has grown so abnormal in the last few years that the Burglary Insurance companies have recently served notice upon their clients that they must have higher premiums or go out of business. Fifteen millions were the reported house stealings of last year in New York City alone.

The dive-keeper, the pick-pocket and the thief are, however, somewhat limited in their demands. They want money for personal use, and have no ambition except to live without work; but the promoter who "waters" stock, the speculator who "corners" wheat, cotton, or corn, the monopolist who exacts exorbitant prices because he controls the situation, whatever it may be, want money for personal power. They wish to control, to dictate to others about commercial and financial undertakings, to be called "the Cotton King" or "the Copper King," to be feared by competitors, to be consulted by politicians and cajoled by fellow-directors, to be pointed out on the street and whispered over as they enter a room, to have their houses and horses and dinners talked about in the papers. This is as near the hero or the king as a free people will tolerate. It is as much power as the citizen

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in private life is likely to attain. For it the promoter, the stock manipulator, the business man do not hesitate at doing unworthy and even illegal things. They discriminate through protective tariffs against their own people by selling their wares cheaper in Europe and Asia than in America, they arrange for secret rebates and concessions, they give out false values in importations, receive improper commissions and percentages, work poor materials into manufacture, form illegal combinations for higher prices. Not all of them, to be sure—by no means all—yet many come to great wealth by just such means.

But whatever the aim in attaining money, or the use to which it is put, all classes seem to desire it. Big and little, good and bad, rich man, poor man, beggar man, thief, are all after it. They are willing enough, it appears, to sacrifice health, friends, principles, an honest name, and even common decency to get it. Perhaps in the latter half of their lives, with nothing remaining to them but money, they begin to realize that the sacrifice has been too great. In gaining millions they have lost many things. While working overtime in heaping up a surplus, the glory of the world, the beauty of life, the pleasure of content have gone by on the other side unknown and unnoticed. And alas! they have developed but one side of their nature, and that perhaps not the most desirable side.

Despite the materialistic philosophy of the day, man is something more than an animal. He has within

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him mental and moral natures as capable of development as is his physical nature. The properly educated man develops all three of these in such a degree that no one exceeds, but each blends harmoniously with the others to make the full-rounded, complete type. If only one of these natures is cultivated, the man is as badly off as though he had cultivated only one of his senses. He suffers from under-development in certain features, and from over-development in other features. The abnormal vision in the giant's left eye was just as bad as the subnormal vision in his right eye. He could not see truly with either.

It is a contention of these chapters that we Americans are not developing all our natures proportionately, that we are sacrificing the higher to the lower, and exalting the material at the expense of the mental and the moral. And with none of them do we approach the normal. Even the physical man is overtrained, overworked, and overfed. As a result, his heart is weak, his stomach capricious, his nerves strung to the breaking point. He slaves for luxuries, and then suffers from over-indulgence in them. With much money he acquires appetites and wants; and the present-day economist tells him that wants are the incentive to exertion, and that humanity develops properly only under such stress. Every day there is renewed strain for more money, and a further gratification of new appetites, which, like morphine or liquor, leave the patient worse off than before. With all our wealth,

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and the bulk of it devoted to our physical and material nature, we have not that side of us normally or properly developed. It is doubtful if we have ever enjoyed our over-indulgence. Intemperance is its own Nemesis.

But what about our mental nature? With our hundreds of colleges and thousands of schools, what is our intellectual attainment? We are said to be quick and "clever," with an answer for everything; but in the last twenty years of our enormous money-making, what intellectual thing of world-importance have we done? Another Sydney Smith might ask us: What poets or philosophers or essayists or critics have you produced? What novels or sculpture or pictures or music of yours have convulsed the world? What new principles have your physicians and surgeons discovered, or your lawyers and preachers established? Who are your leaders in pure science, in pure politics, in history, theology, ethics?

To this we might make answer with a list of distinguished names known here, if not in every case elsewhere. Such studies and callings are pursued in America, and there are excellent students in the different branches; but how much better and greater they might have been had there been any popular encouragement or even demand for their work! They have fought against the overpowering materialism of the land, like a swimmer against the tide, until, finally worn out, many of them drift with it, and eventually will be engulfed by it. The wonder is perhaps not that

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they have done so little, but that in such an environment they could do anything at all. The present surroundings are not well fitted for them. But if our supposititious Sydney Smith should ask who are our great men in mechanics, commerce, transportation, manufactures, finance, we should have no trouble in reciting dozens of names, well known in every country of the globe. Our captains of industry, our money-making inventors, our practical scientists need no introduction either at home or abroad. It is our great achievement, for which Europe and Asia give us due credit, that we lead the world in all money-making devices. We have no difficulty in holding our own with anything that ministers directly or indirectly to material wants.

And what about that moral phase of us which seems at times to be suffering eclipse? Oh, to be sure, we have our hundreds of thousands who observe the Ten Commandments, go to church every Sunday, and do not cheat their neighbors on week days, just as we have our tens of thousands who read good books and do some high thinking outside of their business or profession; but is not their morality, like their religion, a matter of tradition, and their intellectuality an inherited habit? Are we, in any large sense, a nation just now devoted to teaching and cultivating either the moral, the spiritual, or the intellectual? It is useless to cite individual instances regarding so abstract a contention. A thousand cases of moral development on one side might be met by a thousand cases of immoral development on

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the other side. And, after all, legally, the character of a man (or of a people) is established by his general reputation among his fellow-men. It seems very certain that our reputation morally and intellectually is not so widely established as our reputation materially and commercially. We are over-developed as merchants, traders, carriers, manufacturers; and though we are not by any means devoid of the moral or the intellectual, yet these things are in abeyance, are kept subservient to the physical.

Just now the gratification of the senses seems uppermost, and this is reflected in our present civilization. Ours is a material growth, and, like most things material, it will not last forever. We shall perhaps rise out of it because, sooner or later, we shall come to realize that the indulgence of wants does not satisfy, that a few things are better than many, that money cannot buy happiness, and that the mind and the heart are more abiding sources of pleasure than the stomach.

Even now, perhaps, a change is coming, for with all our wealth there is discontent. It is among all classes —the day laborer, the mechanic, the salaried man, the manager, the mill-owner—even the millionaire knows it. Indeed, the discontent of the poor is not so appalling as that of the rich. With apparently every wish gratified they are still unhappy.

Somewhere out of half-forgotten history comes the story of the luxurious king, Abu-Abdallah, tossing uneasily upon a splendid couch, and groaning in spirit as

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his Vizier asked him what thing he could bring to give him pleasure.

"Oh, Vizier! I am cursed for a want!" exclaimed the unhappy one.

And the story continues that the perplexed Vizier wrung his hands in despair as he gave back answer: "By the beard of the Prophet, O King, thy case is a hard one!"

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CHAPTER XII

DISCONTENT

It is proper to say, apropos of our last chapter, that those who seek wealth for the power it will give them do not form the great majority. In fact, there are very few who start out with that ambition, though quite a number acquire the liking for control or command after they get started. Nor are there many who pursue wealth just for wealth's sake. Some continue at money-making into old age, but it is because they are fond of the excitement of it, or the business itself, or their partners and associates, or because they have been in harness so long that they would feel ill at ease out of it. These are, however, but a handful to the millions of money-makers who are after pleasure rather than power. The average young man in trade or commerce or mining or agriculture, in the country store, the city bank, the railway office, or the machine shop, cares little about the political or commercial lever that money will put in his hands. He wishes to gain wealth so that he need no longer work, that he may "take it easy," and "have a good time."

This is the common ambition, and also the common

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disappointment. For to be able to get on without work is not a blessing, but a misfortune. It is the dream of certain Utopian economists and, naturally enough, the prayer of those who are overworked; but human experience is on record against general idleness in too positive a manner for contravention. One need instance just two classes in present-day society to suggest the misery of "no work"—the idle rich and the idle poor. It is a question which is the more miserable, but there is no question that both are unhappy. Even the convicts in prison beg to be given labor, something to do.

As for "having a good time"—which usually means the indulgence of the appetites—that is a still commoner disappointment. There is always a next morning when the piper has to be paid in more ways than are dreamt of in a social science. Over-eating and excessive drinking eventually put one on a milk diet, too much society wrecks the nerves, too much excitement leads up to heart disease or apoplexy. Other desires soon become dulled by gratification. A new game or a new plaything is all the rage this year, but next year it will have passed on. Dances and theatres are on a footing in this respect with bicycles, horses, autos, yachts. To be able to have them is soon not to want them. At the opera the people in the gallery look down at those in the boxes, and think what "a lovely time" the box occupants are having. But no! Half the people in the boxes are bored almost to extinction. They are there more because it is the correct thing to

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do rather than because they are lovers of music. They are not really enjoying it. Just so with those who occupy palatial houses, entertain grandly, and are duly reported, with portrait accompaniments, in the society papers. They put forth a bold front about it, but in reality the splendor soon becomes tawdry; they begin to know the dreariness and emptiness of formality; they are having what is called "a good time," yet they remember having had much better ones when they were younger, poorer, and less important socially.

But the rising generation will not believe this. It can no more be taught by precept than its predecessor. It must run its head against the stone wall to find out that a wall is there. It is quite willing to risk splendid misery. So each year sees new recruits. They hail from everywhere or nowhere; they may belong in New York or they may drift into the city from beyond the Alleghanies. The Western man who has made a fortune, and comes East with his family to spend it, is perhaps the more typical. With abundant means there is no reason why he and his family should not adopt that "higher standard of living" which writers of the present day assure us is a nearer approach to perfect existence. This means for them a larger house, more varied food and drink, more magnificent raiment, and more display. There goes with these, of course, all the accompaniments of a grand establishment—servants, horses, dinners, balls, opera parties. For, naturally, the breaking into society is a primary aim of the new-

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ly-arrived. The ambition to "better one's social position" is a rampant American institution. Almost every one is plagued with it.

Perhaps the parents are not so eager about the new life as the children. They have rural tastes that possibly hark back to the church sociable or the Saturday night gathering about the stove in the country store. They may be dazzled momentarily by their splendid estate, but sooner or later they realize that most of it is gilded dust. Still, the wish to "give the children a chance," to place them higher in the social scale than they themselves attained, is uppermost; and they smile and bear all sorts of snubs, indignities, and impositions for the sake of the new generation.

If the parents have small capacity for the frivolous entertainments of smart society, their children soon prove to have little capacity for anything else. The young man fails to graduate at college, the young woman prefers "coming out" at eighteen to attending school. Their newly-made friends in society console them with corresponding experiences. Society is the thing after all, and academic learning is merely a musty tradition carried on by the "grinds." And money is the only possession that really counts. In order to come into the becoming notice of the exclusive social leaders, there is heavy plunging in extravagances —costly dinners at fashionable restaurants in gondolas or on horseback, horse-show appearances in a welter of ball dresses and jewels, yachting parties remarkable

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for the floating of everything in champagne, alms-giving with that recklessness that ruins the receivers, and church-giving with that prodigality that makes the plain people of the congregation seem penurious.

The extravagances and display of the newly-arrived get them into the social columns of the newspapers, and finally land them within the sacred enclosure of smart society. To be sure, they are winked and laughed over, and behind their backs are ridiculed; but society eats their dinners, drinks their wines, goes to their big country places, and sometimes apologetically insists that they are "not half bad." In the meantime the eternal round of teas, bridge, opera and theatre parties goes on by winter; and autoing, yachting, riding, and polo by summer. The desire to do ultra things increases because the moderate things soon fail to excite or stimulate. There is over-dressing, over-eating, over-entertaining, the cultivation of smarter companions, more *risqué* conversation, more bizarre conduct. Finally, all the sugar having been eaten off the cake, there is the beginning of satiety. The meeting of the same people and the enduring of the same talk about the same subjects come to be a nuisance. There is a growing tyranny of things, and

> "The endless clatter of plate and knife,
> * * the singular mess we agree to call life,"

begins to shape itself in dull monotonous proportions.

To get rid of *ennui*, to stop the thoughts that frighten

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them when alone, there is a still further plunge into dissipation. The young woman goes out much, sleeps little, gambles largely, perhaps smokes inordinately; while the young man drowns carking care in multitudinous club cocktails. Presently there is a physical break-down, with neurasthenia as the nominal trouble; or a social scandal to make food for the newspapers, such as the young lady's running off with the chauffeur in lieu of the coachman, or the young gentleman's putting a bullet through his head from sheer world-weariness.

It is such lives as these that look upon the surface to be all sunshine. When they end abruptly in gloom, with divorce, suicide, or some equally desperate plunge to get out of the mesh, people stare open-eyed and cannot understand why So-and-So, "with everything to live for," should do such a thing. But many there are who go this way, and others there be of duller, less hysterical natures, with "hearts as dry as summer's dust," that wearily live on into old age, burning to the socket at some club window or in some opera box.

But it would be a misapprehension to suppose that all the wealthy go through this miserable experience. It is only a part of the smart, flashy element, so much admired, that is thus in evidence—considerable in numbers in every town in the country, to be sure, but still in the minority. Most of the millionaires are shrewd, sensible people, or they would not be millionaires; and they know that money will not buy every-

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thing. They use it perhaps seriously and sensibly in the cultivation of tastes for art, music, books, travel; they take an interest in politics, in municipal improvements, sociological problems, educational matters; or perhaps they continue in business and help along the proper development of the country. In any event, their personal expenditure is small. They do not live extravagantly, they have few of "the good times" so coveted by the would-bes; and as for dissipation, it is not a word in their vocabulary. The very rich, like the Rockefellers and the Carnegies, are remarkable for their abstemiousness, the simplicity of their lives, in spite of "castles" and country houses made supra-magnificent by the imagination of newspaper reporters.

But even with the sensible use of money there is, with the wealthy themselves, the realization that it is not the source of abiding happiness. The real joys of life are in simple things—home, family, friends, books, nature, none of them an expensive or unattainable taste. The millionaire is never so happy as when he has closed his Fifth Avenue "palace," and is away in the woods fishing, living out of a frying-pan, and sleeping in a lean-to under the pines with his coat for a pillow. It is a satisfaction to throw off cares and worries, to fling the world behind one, to be free, to be let alone. The very power of wealth turns out finally to be something of a nuisance, something of a disappointment, something which is no longer desirable. Like the blue-winged butterfly of Cashmere,

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"The lovely toy so fiercely sought
Hath lost its charm by being caught."

Possession kills desire. To have a thing is no longer to want it. Prince Bismarck at the height of his power made the statement that his greatest pleasure was to be up in the mountains, wearing greased boots, and alone with his dogs. There have been other heads that have rested uneasily under the weight of the crown. Many kings in history have gladly abdicated; and in our own day we have seen our richest men giving away their hundreds of millions. Evidently happiness is not synonymous with a bank account, is not the outcome of power, and has little to do with luxuries.

But again, those who are without wealth will not believe this. They cannot understand why a man with plenty of money should be dissatisfied; and that such a person should commit suicide through sheer boredom is proof-positive of inherited insanity. Give them the chance and the money, and never doubt but that they would be happy! The supersensitive who shoot themselves do not know how to have "a good time"! Let the "outs" get in, and they will set a pattern for future millionaires! It is an old story. Every worm in the bait box wants a change, wants to "improve his condition in life" by getting somewhere else. Not that the uneasy "outs" suffer for the necessaries of existence, with no place to sleep and little to eat; not that they are lame, blind, halt, or have other mis-

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fortunes; but they are unhappy because others have more than they, and indulge in a "higher standard of living." Discontent is with the rich man because of having too much, and with the poor man because he has too little. Is there any happy man in between?

It is a somewhat hackneyed saying that those who have neither poverty nor riches—the middle class in the community—are the happiest people of all. That may be generally true; but specifically, what about the mechanic class of to-day as represented by our labor unionists? They are certainly neither rich nor poor, but have about as much discontent under their hats as any class of people to be found between Maine and California. Their wages have been steadily increasing for ten years until now they appear very large, but their discontent has increased in corresponding proportions. They have more to-day than yesterday, but still not enough. They are dissatisfied with their income, their work, their employer, their government—their whole condition and position in life. Why? What part has the spirit of envy in this discontent?

The question is one that cannot be answered by statistics, nor argued arbitrarily from experience; and yet every one knows that envy is a more common breeder of unhappiness than want. We are all of us perhaps disposed to think that some one else is getting more happiness out of life than we are; and every man, sooner or later, thinks his own career a mistake, and wishes he could change places with his neighbor. Experience,

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however, has failed to prove the increased happiness of the change. As for Labor, the more it gets the more it wants. In that respect it is not different from Capital. It is continually quarrelling about the dollar, and apparently not interested in anything but the dollar. No wonder it is discontented.

But the saying about the middle class in the community being the happiest, refers perhaps more strictly to the professional classes than to the labor class—to the teachers, preachers, physicians, lawyers, engineers, managers, and others who live on a stipend. True enough, this class is about the most contented of all. It does not get much money, and between the exactions of Capital and Labor it has hard enough work to make a living and educate its children; but for thirty years it has upheld a tariff that oppressed them, hoping thereby to benefit a manufacturing class that ignored them and a laboring class that despised them, and has uttered little or no complaint. To-day it is comparatively worse off as regards money than any other class, having had little or no increase of wage from the recent prosperity of the country; but amid the almost universal clamor of the envious and discontented it has held its tongue about its poverty, and gone its way in peace.

It has not held its tongue, however, about the wrangling and quarrelling of Capital and Labor, the lawlessness and recklessness of rich and poor alike, the slashing to pieces of the country, and the mental and moral downslip of the nation. Nor will it cease to talk

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about these things. The country belongs to the professional classes as much as to the promoters and their cohorts. And, in the end, it is the professional classes who are held responsible for the well-being of the republic. It is the intelligence of a nation that ultimately rules, not the business men who buy and sell, nor the voters who are run into polling places like sheep, and sold by the bosses at so much a head. The great trouble with the professional classes is that they do not talk enough. They should resolutely oppose the present tendency toward turning the country into a slot-machine, and the people of it into a mob of hysterical gamblers. With the fairest land in the world, and the greatest opportunity a people has ever known, we shall not escape condemnation if out of our civilization comes naught but money. Humanity has the right to expect better things of us.

But, it may be asked, why is it that the professional classes are the most contented of any in the community? They have small incomes, and are sometimes worried by debts and obligations; but why is it that they never "strike" or form combinations in restraint of life, liberty, and property that they may get more money? Is it perhaps that money is not the great aim and ideal of their lives? The fact that they take up with pursuits which are known to yield no great pecuniary returns would suggest as much. They enter professions because they are interested in the work. For love of the work they are willing to forego wealth. As

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a result, they are not gnawed by envy, nor eaten up with discontent. Possibly they were of a contented disposition originally or they would not have gone into the professions. If so, it but helps us on to a further conclusion, whither we have been tending for some pages back, namely: Contentment is a subjective quality and exists quite independent of possessions. It is something in the disposition of the individual and cannot be bought. Money has very little to do with it.

But the economist insists that content is not the proper state of mind; that discontent stimulates to action, leads up to great deeds, and is therefore preferable. In the narrow meaning of contentment as that self-satisfaction which allows one to rest upon his oars, there is undoubtedly truth in the economist's insistence. But, even so, why should all action gather about money, and why should all deeds be of a barter-and-sale character? A little dissatisfaction over the emptiness of the American head might produce as favorable results as dissatisfaction over the supposed emptiness of the American pocket-book.

And why may not one continue to work and still be happy with his lot? Contentment does not argue a condition without work, but a mind without worry. With it one may still wish to "better his position in life," but not necessarily by an accumulation of wealth. To have that "good time," to be overfed and overdressed and over-indulged, to cut a figure in rapid, foolish society is not to "better" one's position. Such

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things are designed to entertain, to amuse, to furnish some sort of physical pleasure; but the mental and the moral natures require as much attention as the physical if the greatest betterment is to be reached. Money is perhaps capable of helping all three, but, unfortunately, the use to which it is put makes it more often harmful to all three. True enough, it unlocks many doors, and some that might better never have been opened, but it never yet opened the door of human happiness. Those who expect to get money first, and ask the Happy Fairy to come live with them afterward, will be disappointed of their guest. She will not come.

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CHAPTER XIII

CONCLUSION

THIS is the portion of a book wherein the reader usually expects to find a list of remedies for our ills, a catalogue of laws recommended, or, at least, a bit of good advice in parting. And this is the time when he will perhaps be agreeably disappointed. I have no faith to believe that we shall change our conditions by legislation; nor have I any theory wherewith we may produce a national happiness or plan whereby we may reform the nature of man. This is not a book of constructive criticism. I shall be satisfied if I have pointed out where we lack, where we ail, and more than satisfied if that will make people think. We require no precipitate action, but rather a sober realization of our present condition.

Unfortunately, precipitate action in advance of thinking is our usual method of procedure. If anything goes wrong with the individual or the city or the state, if the unexpected happens in business, or the unforeseen comes to pass in politics, immediately there is the clamor of press and public for legislation, for action, for judgment. In hard times we cry out for a new

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tariff or a wider circulation of the currency; in good times we insist upon federal statutes that may be used to "bust" the trusts, and state statutes that shall bully the railways. We do not inquire whose or what the fault, nor wait to see if the fault will correct itself; we demand a law that shall meet the requirement of the moment. As a result, the statute books are burdened with hundreds of laws originally designed to meet special needs, but now (the needs having passed) are as dead as the code of Draco.

In this making of laws, be it understood that every individual who finds himself clothed with a little brief authority as a legislator, takes himself seriously as an expert. That is why he has such a profound contempt for other people's opinions. The newly-elected senator from Kansas, who has spent his days on a farm, no sooner arrives in Washington than he develops a very superior knowledge of constitutional law; the governors of southern states, who have been on the wrong side of every financial fence since the Civil War, dictate a rate schedule to interstate railways; and defeated Presidential candidates, who have never had any large experience in money matters, pop up with schemes for checking the hoarding of money in times of panic by having the general government guarantee the deposits in all the national banks. Ridiculous as such assumptions may appear on their face, the law-making part of them becomes a reality too often for laughter. But the laws do not command respect, every one ignores them

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if he can, and our contempt for authority is increased thereby.

The reputation we have achieved as the most lawless people on the face of the earth is perhaps too well established to be refuted. The cause of it is not far to seek. We have too many foolish laws for any intelligent people to live up to. The great evil of most of them is that they are designed to help or harm certain individuals, corporate bodies, classes, or communities. They are special, not general laws. If laws have any meaning whatever, it is to enforce uniform conditions for all alike, and not to supply opportunities or establish hindrances to the few. Every one should be placed upon an equal footing and then allowed to work out his own salvation. That is the essence of individual liberty, and so long as individualism and not paternalism is the policy of our government, there should be no pro or con discriminations by special statutes. Every one understands that individual action must not conflict with general interests, and that at times it may be necessary to curb the specially bumptious; but among the sober-minded there is a feeling that there are too many petty enactments, too many unnecessary restrictions. They would have many of them repealed and the remaining general laws more rigorously enforced.

Of course, almost every one in the community has remedial legislation in mind for what are esteemed unbearable grievances. There are those who would repeal the Protective Tariff and Contract-Labor laws,

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who would insist upon the incorporation of Labor, the enforcement of the Eight-Hour day, the restriction of the voting franchise, the stopping of immigration, the abolition of the tenement-house conditions. There are others who would be delighted with laws to control corporations, to regulate railways, to abolish the writ of injunction, to stop federal interference in state affairs and labor matters, to expand the currency, to tax legacies and incomes, to limit fortunes, to investigate millionaires; in short, to exploit almost any one's iniquity, save their own. Possibly some of these recommendations might be of value in adjusting the yoke and distributing the load more evenly, but they would not be reliefs from the burden. Nor would they be recipes for happiness in the home, peace in the town, and uprightness in the nation. We cannot by rushing a bill through Congress resolve ourselves into either a prosperous or a contented people. Wealth and happiness at such a price would be too easy of attainment. The welfare of a nation rests not in its legislative halls, but in the moral sense of its people. History in the past has proved this again and again. All the laws of Rome —the greatest law-maker among the nations—could not save her from destruction when once her morality began to fail. One wonders at times if the somewhat desperate and frequent recourse to legislation in America is not indicative of where our own moral sense is slipping away.

As with the nation so with the individual. His

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salvation lies within himself. Intoning the virtues in his ear or flinging moral precepts at his head will not help him. Nor will deterrent laws have any more than a negative effect upon him. We may legislate to stamp out vice, but what law can be created that shall bring in virtue? We may enact "In God We Trust" upon our coinage, but how shall we make the individual trust in God? He must learn out of his own experience that the mental and the moral are as necessary to his well-being as the material and the physical.

Again, he must learn over again a forgotten lesson of the ages—that virtue is its own reward, even in the worst of times. At present he perhaps has some doubts about it. He too often, for instance, despises work and endures it only for the sake of its money equivalent; he cannot be made to believe in the gospel of work for the work's sake; and he does not comprehend the real happiness that comes with love—the love of family, friends, books, nature, art. Just now he is too much absorbed in money-getting for married life or friendships; he cares little or nothing about reading or music, and as for nature—the most abiding of all loves—he has perhaps spent his business energy in disfiguring her, and has now fled to the city where he shall not see her.

There are plenty of other things of good report, of interest, of charm, that men in the past have thought lovable and pleasure-giving—things, for instance, of

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intellectual pith in discovery, in science, in philosophy, in political creed, even in religious faiths and beliefs—but there is small reason to think that the average American of to-day cares for them. He has no time. When his ship comes in with its cargo of specie he will cultivate the graces and amenities of life, and do what he can for art, literature, and the public welfare. But, alas, poor soul! he too often dies in the harness, with all his wealth upon him, and the pale vision of a desired higher life unrealized. Will his children profit by his example? Will there be a mental and a moral uplift with the generations to come? Shall we finally understand that the pursuit of wealth does not lead to contentment, and that we must establish loftier ideals of life?

The face of the shield just now shows dark, and it is this darker side that has been persistently held up to view throughout these chapters, with the thought that it would make people realize the clouds that lower upon us; but it would be idle to deny, even were one so disposed, that the shield has another and a brighter reflection. Let us not doubt that there is still happiness in this land of ours, notwithstanding the hurly-burly of these commercial days; that there are still men of honesty, decency and righteousness among us; and that no matter how sordid the motives nor how vain the pursuits nor how threatening the outlook, we are by no means to be despaired of. It cannot be that we shall come to naught. The very energy of the Western

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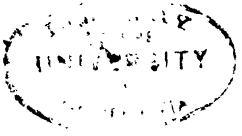
sun in us should save us from destruction. The ideals of the fathers, their ambition for the nation, their prayers that ours should be a noble life and ours an influence for good among the races of men, are still alive. Deep down below the money line in the American bosom the heart is sound; and it is not an unreasonable hope that when this money madness has spent its fury we shall return to the American traditions, to the law of right dealing with our neighbor, and to the gospel of love and faith. Then, perhaps, we shall be prosperous with that sum of prosperity that lies in character rather than in wealth or girth, and successful with that measure of success that lies in public sentiment rather than in restraining laws. In the meantime, while the worship of the Money God continues, perhaps we shall talk in vain, but let us not cease to talk. Whatever our defeat, we should continue to fight.



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